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THE BUSINESS EDUCATOR

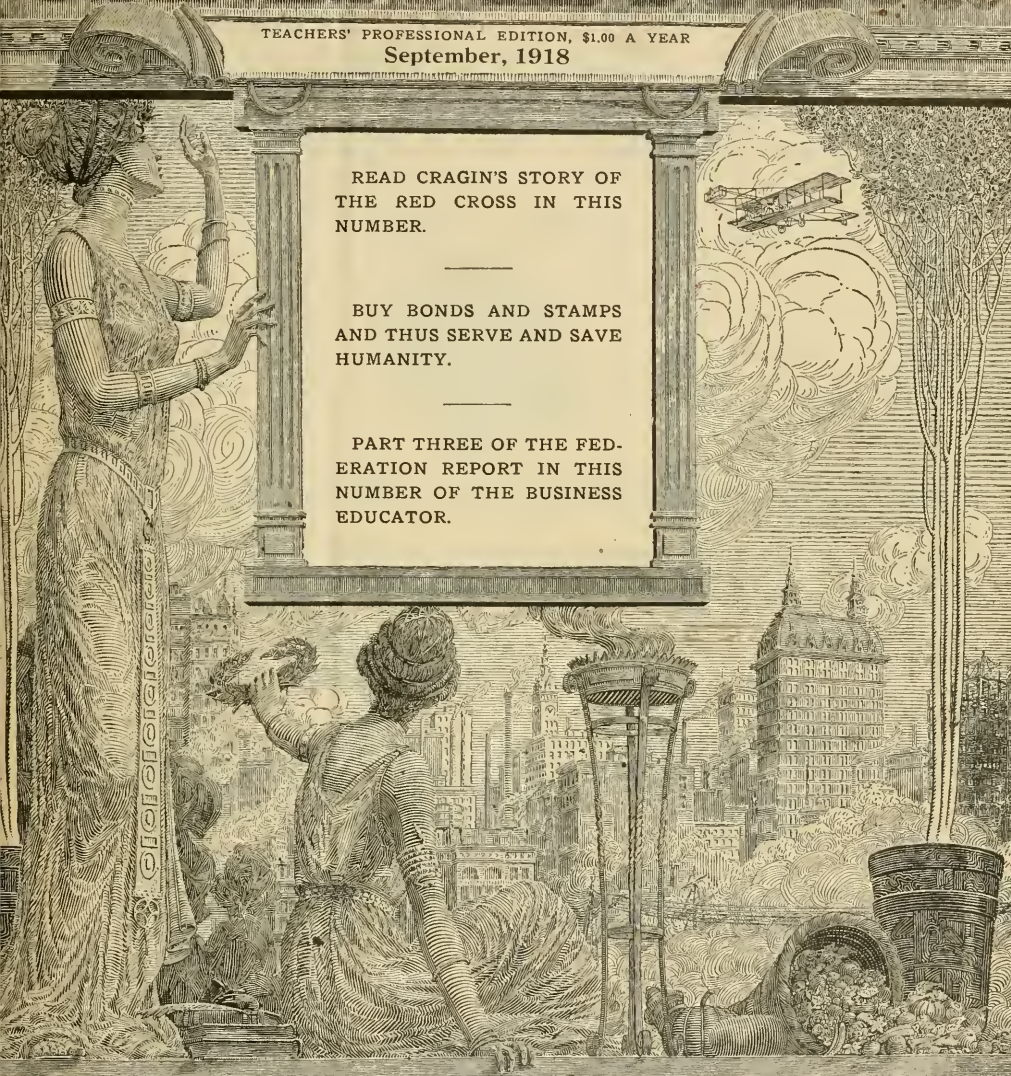
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September, 1918

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- ¶ There are only **twenty short lessons**, expressed in simple, brief language, without redundancy, and with a proper regard for, and appreciation of, the learner's intelligence and common sense.
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is contained in 98 pages. There is, however, an appendix with a generous supply of additional reading matter and writing exercises.

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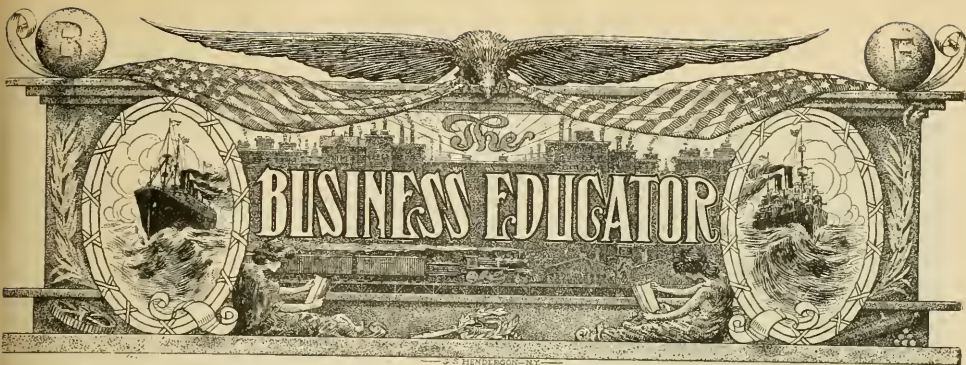
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VOLUME XXIV COLUMBUS, OHIO, SEPTEMBER, 1918 NUMBER I

The BUSINESS EDUCATOR
 Entered at Columbus, O., Post Office as 2nd Class Matter
 C. P. ZANER, - - - - - Editor
 E. W. BLOSER, - - - Business Manager
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NATIONAL COMMERCIAL TEACHERS' FEDERATION
 Office of the General Secretary

Kenosha, Wis., July 13, 1918.
DISASTROUS PRIVATE SCHOOL LEGISLATION PENDING
 It has been brought to my attention that Mr. Joseph J. Klein, a public accountant of New York City, has suggested a clause in the Revenue Measure now before Congress which reads as follows:
 "A TAX ON THE TUITION FEES OF PRIVATE SCHOOLS, OF FROM 10% TO 25%, NOT INCLUDING UNIVERSITIES AND COLLEGES."

I need not remind you that if this becomes a law, it will mean the death of 90% of the business schools. If even the minimum tax here suggested be imposed the private schools surely could not carry this extra burden added to the load under which they are operating now.

I recommend that you write every one of your representatives in Congress today, putting the matter plainly and forcefully before them.

Yours truly,
 OTIS L. TRENARY.

Every school proprietor should write a letter of protest to the Chairman of the Committee on Ways and Means, and also to their Representatives and Congressmen. While it is not likely that the bill will pass, silence might be construed as consent. It seems pro-German in that it would effectively reduce the efficiency so much needed in government itself, as well as in the conduct of all business. Efficiency is as necessary in the office as on the farm or at the front. And no class of schools has accomplished so much to meet the emergencies of war as private business schools, for they have trained and are training young women for offices and thus release thousands of men for war service. —[Editor].

The American's Creed

I believe in the United States of America as a Government of the people, by the people, for the people; whose just powers are derived from the consent of the governed; a democracy in a republic; a sovereign nation of many sovereign states; a perfect Union, one and inseparable established upon the principles of freedom, equality, justice and humanity for which American patriots sacrificed their lives and fortunes.

I therefore, believe it is my duty to my country to love it, to support its constitution, to obey its laws, to respect its flag and to defend it against all enemies.

By G. E. Van Buskirk, Newark, N. J.



Developmental Practice

— IN —

Rapid Movement Writing

By

Tom Sawyer

Columbus, Ohio

ABCDEF GHIJKLM
NOPQRS TUVWXYZ

FOREWORD

This course is designed to develop a practical, serviceable handwriting that combines economy in recognition and fluency in reproduction.

Letter formation should be simple, essentially consistent, and pleasingly legible.

Movement or mode of execution should embody gracefulness, freeness, ease and rapidity. Sluggish, labored effort and accuracy in letter construction is one extremity to be avoided. Excessive, spasmodic, uncontrolled movements, always productive of scribbling, is the other objectionable tendency.

Efficiency in written expression is dependent, therefore, upon clarity in reading qualities in conjunction with facility of production.

Health Posture

Health-promoting physical conditions, efficient and effective mechanical adjustments are indispensable to progress and achievement in a practical handwriting.

Healthful body posture is vital to life, and essential to skill in performance of the writing act.

One cannot well afford to do else than to develop to the maximum his physical vigor and health, to direct and conserve nervous and muscular energy, to promote normal growth, development and exercise of the great functions of circulation, respiration, digestion, etc.

Attention! Resolve to get the position habit and keep it. It is an inestimable possession which is in truth worth more than the acquisition of good handwriting behavior.

"Keep your mind on your back," if you would cultivate "backbone" rather than "wishbone."

Throw the shoulders back. Incline the spine in forward carriage from the hips only. Place the feet flat on the floor in a comfortable position and separate somewhat in order to reinforce and support the body.

Both elbows should be kept apart from the body and extend slightly off the edge of the desk. In this resting position of the arms, the shoulders will be kept even or square, the trunk steadied and pressure minimized on the writing arm. The head should be held in line with the back and inclined slightly forward to aid focal adjustment. This position safe-

guards health and vision and promotes conditions of efficiency for the writing action.

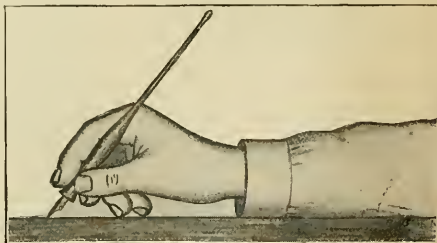
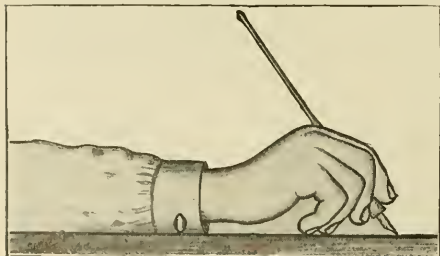
Mechanical Adjustments

Efficiency of position as concerns the "running parts," and the arrangement of all materials effecting the operation of the writing mechanism is necessary and should receive careful and continued attention during the developmental process. Habit formation requires willed direction and repetition.

Sit facing the desk squarely with both arms resting full weight in a relaxed manner on the muscular enlargements forward of the elbows. The clothing should be loose about the arms.

The writing hand should rest, balance and glide upon the little finger or upon the nails of the ring and little fingers. Curve all fingers inward, hand half closed with fingers touching. The side of the hand and wrist should be held free of the paper. Always keep the hand standing up on the fingers.

The thumb contact on the holder should be located back of the first finger opposite the first joint.





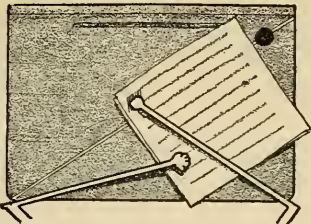
The holder should not fall into the "hollow" between the thumb and first finger, but should be kept up in the hand, crossing the first finger preferably forward of the large knuckle. See illustrations.

The holder should be held between the thumb and second finger with the first finger resting on top.

The pen should touch the paper lightly and consequently the holder should be held loosely. Do not try to pinch the writing out of the pen.

The angle of the paper and its adjustment materially affects style and slant of the writing as well as the method of producing it. The paper should be held and adjusted so that the least resistance will be offered in gliding the hand and pen along the line of writing, and at the same time facilitate the reading and visual guidance and remove the temptation to "sight at the writing" in tipping or turning the head to one side. The down strokes in the writing should be in the direction of the center of the body, "toward the nose," or on the line of vision. See illustrations.

The left hand should hold and adjust the paper under the writing machine much the same as cloth is adjusted under a sewing machine. Especial care must be exercised that the paper is shifted upward and not the



writing arm drawn downward and off the desk as the writing progresses toward the bottom of the page.

The blotter, if used, should be held by the left hand, about an inch below and parallel to the line of writing.

When seated the desk or table in height should be about on a line with the top of the forearms when the arms hang at the side of the body bent akimbo or at right angles. Mechanical conditions must be correct or manual excellence is an impossibility when it comes to evolving rapid movement writing.

Selection of Materials

The positive influence of good writing materials serve to encourage, inspire and promote improvement. Paper with a smooth, firm, unglazed

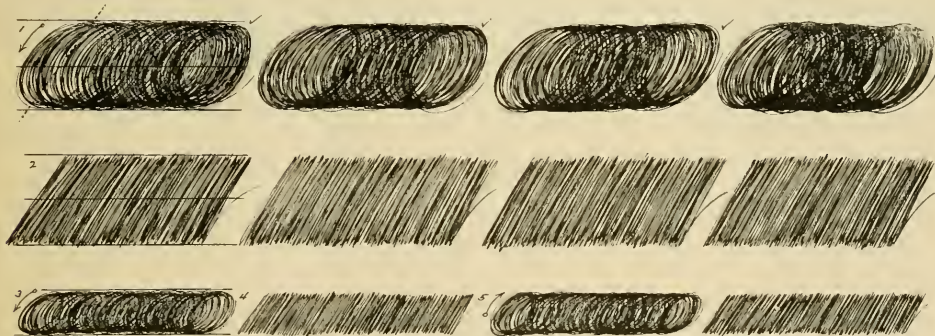
writing surface with clearly ruled lines is recommended as the best for practice purposes. The standard $\frac{3}{8}$ " ruling is preferable. However, the $\frac{1}{4}$ " rule is good for commercial work when writing should be reduced to conform to the condensed ruling in day books, ledgers, journals, etc.

The best pen for general use is one of medium flexibility, not too coarse or stiff, or too fine. The "Zanerian Standard" is a good pen for general use. Stubs or fountain pens are unsatisfactory for practice and should not be used.

An all-wood straight holder, that fits the hand is best. The Zaner Method Holder feels good in the hand, and is my favorite style, however the "cork tip" is satisfactory.

Ink should be free-flowing and either black or "blue-black" in color. Fountain pen fluid that dries black is good. I frequently use Zanerian India Ink diluted with three or four parts water or Higgin's Eternal undiluted. Much discouragement arises from inks improperly mixed or cared for.

A pen wiper or sponge bowl is a necessary accessory. A pen will give three or four times as much service if cleaned after use. Corrosion retards free flowing of ink and destroys the flexibility of the nibs.



DEVELOPMENTAL DRILLS, Plate 1.

Exercise 1 is the so-called "direct" compact oval as shown by direction of arrow. Practice it two spaces in height at the rate of from 180-200 revolutions in a minute. Count lightly and briskly: 1-2-3-4-5-6-7-8-9-10-1-2-3, etc. 20 then 30, etc., to 100 for each quarter section without pausing. Maintain the oval shape; do not produce circles. Keep the lines close together like thread on a spool, and make the down strokes as light as the up strokes. Roll the arm easily on the muscle near the elbow, keep the hand and wrist raised, glide the third and little fingers freely corresponding to the motions of the pen.

Exercise 2 is the straight line or push and pull exercise two spaces tall. The downward and upward motions should be on the line of vision. The arm acts diagonally on the muscle in and out the sleeve. Angle of paper and slant is best established by this exercise, therefore, watch slant and direction of motion. Pause to examine error then practice to improve. Keep your mind on the point of the pen. Cultivate a light touch of the pen to the paper. See suggestions exercise 1 for counting, etc.

Exercises 3 and 4. Study size, slant and direction of motion. Make 100 revolutions or down strokes to each quarter section similar to Exercises 1 and 2 in about $\frac{1}{2}$ minute. This exercise may also be made to extend entirely across the page. Aim to master these fundamental movements. Alternate Exercises 3 and 4 on the same line or on consecutive lines. Keep an even tone of line throughout free from blots and blurs or wide, open spaces. Remember correct position is essential to progress. Count sometimes: light-light-light; roll-roll-roll; pull-pull-pull; quick-quick-quick.

Exercise 5 is the so-called indirect compact oval. It may be made two spaces high at first similar to Exercise 1 in appearance. Note the direction of movement as shown by the arrow. This drill is valuable in cultivating the over motions and overcoming awkwardness. Keep correct proportion and slant of oval from beginning to end. This exercise may properly precede capitals P, B and R or O and others.



Contributions in Business and Social Writing

G. D. GRISSET

Evanston, Illinois, Township High School

Train Your Hand if You
Would Possess a Good
Handwriting. Head and
Hand Must Co-operate.

LESSON No. 6

Linger up your arm on the indirect oval and compound curve exercises. Then study the letter forms carefully from beginning to practice. Time spent studying a letter is well spent, but time spent practicing without previous study, is time thrown away.

Plate 1. Two-fifths of the Z are below the base line, while three-fifths are above. Notice in what direction the little oval at the base line slants. Also observe carefully what parts of the letter touch the base line, and how far apart these parts are. The finishing stroke doesn't touch the body of the letter.

Practice four lines of each exercise.

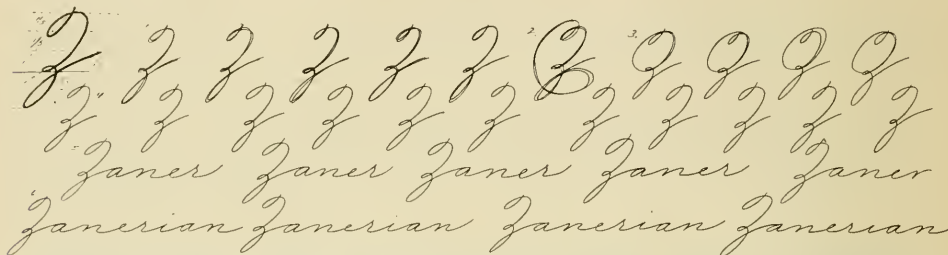


Plate 2. The Q and Z begin alike. Compare the loop of the Q (on the base line) with that of the Z. The base line loop of the Q is a horizontal loop about 3 times as long as thick.

The Q finishes with a compound curve. It will pay you to learn to finish the Q one-third of its height above the base line.

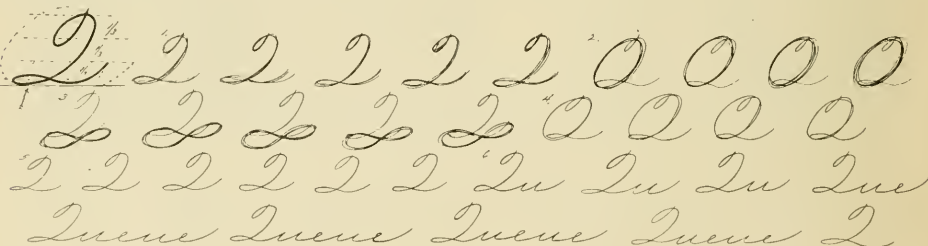


Plate 3. As the T and F are alike, they are given on the same plate. The beginning stroke may be either straight or slightly curved, and should be one-half as long as the T is high.

The down stroke is a graceful compound curve. Curve it to beat the band!

Practice four lines of each exercise.

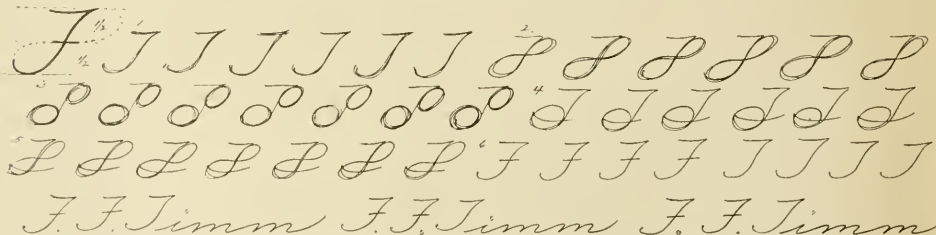


Plate 4. If you curve the beginning stroke enough you'll have but little trouble with the compound curved down stroke. The crossing should be a little below the middle—not above it. Compare the width of the upper with that of the lower part.

The second style (with the connecting stroke) is more practical, as it saves pen lifting.

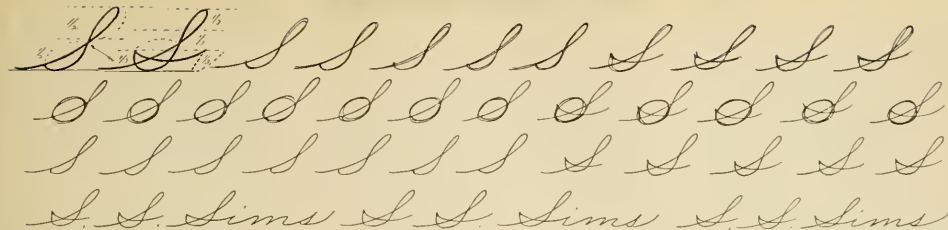


Plate 5. Study this difficult letter critically, and save mis-spent effort. The upper oval should be a little below the top, and should slant as the L slants. The down stroke is a decided compound curve. Study it carefully. The lower loop is similar to the same loop on the Q. It is horizontal, and about one-third as thick as long. Learn to finish the L one-third of its height above the base line.

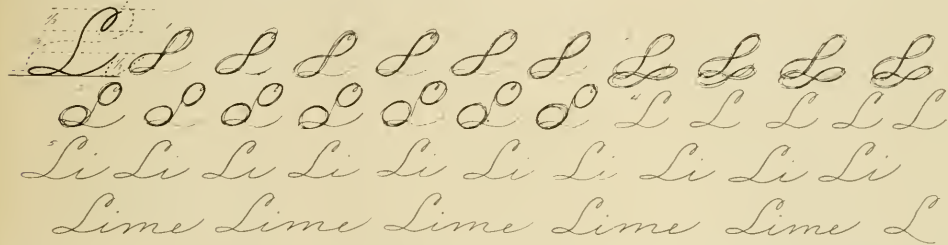


Plate 6. The main part of the q is an a. Make the oval, in the "a" part, long and slender. Notice the i in the q. The lower loop extends below the base line two-thirds of the q's length. Practice four lines of each exercise. Don't play. Make every effort count.

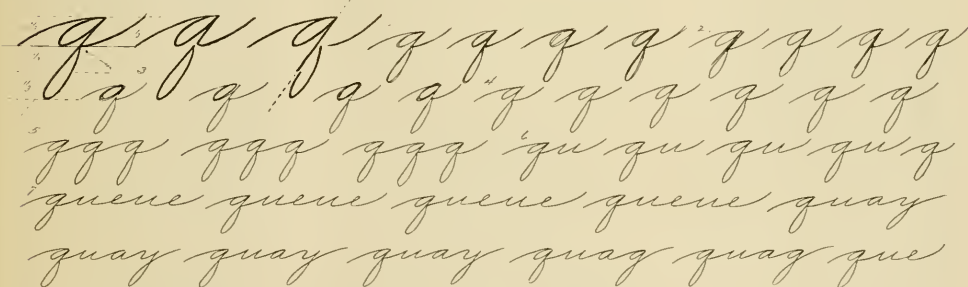
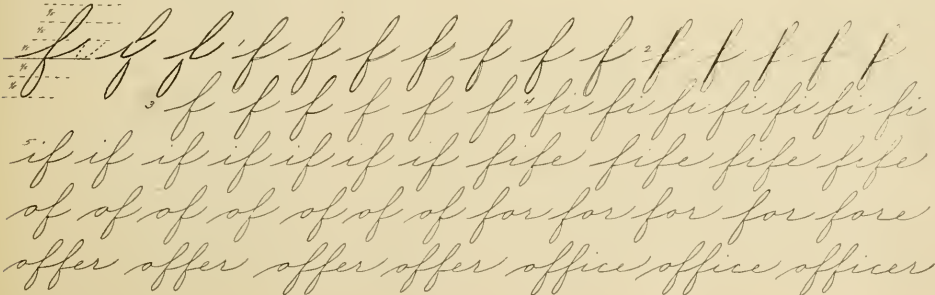


Plate 7. Study the copy. Two-fifths of the f extend below the base line, and three-fifths go above it. Every well made f contains an i. Don't imagine that it is a capital offense to use a little finger movement in co-operation with arm movement in making f's. All good penmen whose movement I have observed use some finger movement in making loop letters, especially on the upper loop letters l, b, k, h, and f.





EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods,
Form with Freedom from the Start.**

CRAGIN AND THE RED CROSS

Cragin, whose heart is human as well as humanitarian, has written a ripping, heart-gripping story of Clara Barton and the Red Cross, which should be read by every American who admires heroism and who loves service. For the story of Miss Barton and the Red Cross involves both. Part One appears in this number and begins right in the midst of things, in the shot and shell and blood and smoke at Antietam, bloodiest battle of the Civil War. In the October number he has taken up the personal early story of Miss Barton and tells how she came to know about the Red Cross, when she herself was in near-need of its service. In November, Mr. Cragin tells in his picturesque way of the Red Cross work in times of peace, and finally of the appearance of this "seventy-seven year old girl" on the battlefield of the Spanish-American war.

Surely Cragin has done more than his "bit" in this story of three wars and a woman, to entertain, to instruct, to arouse, and to appreciate the worth and work of Miss Barton and the Red Cross.

EDUCATIONAL MEASUREMENTS

To estimate correctly the value of one's teaching, some think more than a complacent conscience or appreciative pupil or a satisfied employer are necessary. One needs to know that he has succeeded beyond the demands of necessity, or he will ever be a slave to the task-master of necessity.

Measurements are devices designed to inform one as to his status. Measurements encourage comparison, and comparison leads to knowledge of conditions. Thus measurements are designed to lead to definite knowledge of forces and facts.

Moreover, measurements, rightly conceived and executed, help one to

define the beginning, the transition, and the end or goal.

In handwriting, measurements are being taken, and more will be taken, in order to discover the best, even the best possible. Instead of combating them, as some have foolishly done, it is better to acquaint one's self with them and to make use of them.

We shall have more to say and to present along this line in a later number of the B. E.

SAWYER OF GLENDALE SAYS:

Glendale Union High School,
Glendale, California.

May 31, 1918.

Gentlemen:

Enclosed find check for \$13.50 to cover charges of preparing Zaner Certificates of Proficiency for twenty-seven students, whose names are enclosed herein. Another group will follow.

It may be of interest to you to know that the demand for penmanship in G. U. H. S. has shown a very satisfactory increase during the last two years, since California adopted the Zaner Method. We want to see the work go on with ever increasing enthusiasm.

Since submitting specimens last year I have been promoted to the Headship of the Commercial Department.

Truly yours,

G. F. SAWYER.

Mr. Sawyer's work has led to his promotion as well as to the improvement of the handwriting of his pupils. He writes a good hand and knows the commercial value of penmanship.—Editor.]

The Business Journal

OF NEW YORK CITY

Formerly the Pennants' Art Journal

the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator

COLUMBUS, OHIO

The merging of the two magazines makes *The Business Educator* the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.

HELP!

To keep aloft the commercial educational torch during the days of war and consequent legislation that is more than doubling the cost of mailing and publishing the *Business Educator*, we need the support of all who believe in the spirit of efficiency of commercial education.

Therefore we need subscriptions, advertising, and contributions. More than ever, we need timely items of news and knowledge relating to our profession and work. We are endeavoring to make each number worth the price of a yearly subscription. Help us to issue a ten-hundred-percent journal by giving ten times in value the amount charged. And you can help us to make it a reality by all working as unselfishly as the boys "over there." Less than that we have no moral right to be content with, nor have you.

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Vocational Educational Conference. M. H. Lockyear, Evansville, Ind.

Bookkeeping Viewpoints. W. A. Sheaffer, Milwaukee.

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*Correlation
and
Concentration*

To relate or harmonize and then to focus effort, is the means of accomplishment. Correlate and concentrate forces and achievement is inevitable.

EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating
to Commercial Education**

TAX ON EDUCATION

A bill has been introduced in Congress proposing a tax on tuition in private schools, universities and colleges being exempted.

If this bill goes into effect it will be a serious blow to practical education such as has made possible the efficiency demanded by the government itself in the organization and conduct of its correspondence, accounting, and clerical work, to say nothing of its executive and organization departments. Without stenographers and bookkeepers where would the government be "at" today, and what have the colleges and universities done to supply them?

A tax on tuition will mean, can mean but one thing, a tax on those who desire an education whereby they can serve efficiently and abundantly. Private commercial schools are prospering but not profiteering, and as a consequence they are being taxed as they doubtless desire and deserve. But a tax on tuition must be paid by the one paying the tuition rather than by the one to whom tuition is paid, precisely as by theater patrons.

We can conceive of nothing that would please the Hun more than to put a quietus upon the education of Young America! Will an Educator-President stand for it? Tax profits, not tuition. Tax the institutions that teach German and other foreign languages and neglect English and writing (construction of sentences, and punctuation, and penmanship), but spare the business college, the most American educational institution in America. Spare the institution that opened the door to opportunity to thousands of Civil War soldiers who had neither the money nor the so-called culture demanded by the colleges and universities that are proposed to be exempted. Spare the institutions that will spell salvation to thousands of returning soldiers tomorrow, either maimed or unharmed, who will seek instruction and inspiration therein—the private commercial schools!

Instead of a tax, there should be a bounty granted by the government to all who teach efficiency and service.

EDUCATIONAL CONFERENCE REPORT

On June 27th about thirty proprietors of private commercial schools attended a conference in Washington with the members of the newly created Federal Board for Vocational Education.

The very important work of re-training crippled soldiers for profitable employment as they return to civil life, comes under the supervision

of this board. It is the intention of the board to use established schools for this purpose, in so far as it may be possible. Care is to be taken in placing those who desire a business education in institutions that have a reputation for doing thorough work in their respective lines.

The Government is to pay the tuition for all soldiers sent to these schools at the regular rates charged for instruction.

Complete plans in regard to all of the details touching this phase of training are not yet perfected, but the conference was pronounced by all present as an important step in acquainting the board with the facilities existing throughout the country for supplying this training, and in getting clearly before the school men the Government needs for carrying into effect the provisions of the act under which this Board was created with as little delay as possible.

M. H. LOCKYEAR,
Evansville, Ind.

WAR-TIME STUDENTS AND WORK

The business college is reflecting the spirit and necessity of the times quite as much as in any other line of human effort and industry. In normal times the students averaged from 15 to 20 years of age—the high school period, and the sexes were about equal in number, but today reports indicate that the business school age limit has been both reduced and extended. Many pupils are entering such schools as will admit them below the high school age, pupils that would ordinarily be in the 8th grammar grade. On the other hand, many women of college age and older are also to be found in the business schools. Men of conscription age or near-conscription age are few in business schools. Many of these institutions look like female seminaries except for the great differences in age.

The younger pupils are too lacking in experience and educational ground work as they enter school to average well for the commercial school to turn out. This is due on the part of the public rather than the desire on the part of the business school, as the demand induces these immature people to enter and then it entices them half-qualified to quit school and begin work. This has, however, one compensating equivalent, in that the older pupils with their ripened experience and better educational ground work are able to turn out a higher average of work than the average student in normal times.

For during the days of peace and struggle for places which are to follow the war, it behooves pupils to remain in school as long as possible to qualify thoroughly, so that their rise in the commercial world will not be hindered by too superficial training in the fundamental principles, particularly in English and mathematics.

COMMERCIAL SCHOOLS AND COURSES

The past year has shown the strongest demand for commercial work and the largest attendance in both high and business schools we have ever known. For several years preceding the war many private commercial schools went out of existence as there had been too many promoted by those who worshipped the dollar more than they valued education. The demand today for office workers has had the tendency not only to fill the school rooms of the existing institutions, but also to encourage increasing the number of private schools. We hope, however, that this tendency to multiply private schools will not continue, for after the war, the grade pupils will again seek the high schools for further training in education.

The business schools on the whole are doing more thorough work than ever before, and as a consequence the employing public is appreciating the work and worth of the business school as never before. All of which should encourage the commercial school to improve in order to win during peace as well as during war. The profiteer sees only for the present, while the profit-seer sees not only the present but prepares to meet the larger opportunities that are always ahead to those who aspire and always behind to those who regret.

THE SCHOOL YEAR

Another school year is a matter of history and a new one is in the making. Commercial schools, particularly private ones, have prospered as never before, and the outlook continues promising in spite of the conscription of human power. In fact, the more man power is conscripted the greater the demand for woman power, and consequently the greater the demand for students trained in the rudiments of commerce, even half trained are in demand.

So on with the training for efficient service—no other has a right to exist. And the private business schools develop more efficiency in less time than any other, along the line of their specialties. The high schools are endeavoring to do as well and as much, and they are succeeding beyond anticipations. For the high school has and is profiting by the methods and results of the business school as well as by the exigencies of war and business.

Dr. H. M. Rowe, of the well known H. M. Rowe Publishing Company, Baltimore, Md., has been elected to the presidency of the National Association of Corporation Schools. This is an honor that has been well bestowed and as well merited. The membership of the Association represents some 10 or 12 billions of dollars, as a large number of the largest corporations belong. The work being accomplished by the association is important in making the adjustments between school and business.



tical line drawn with the receipts to the left and the payments to the right. The object should be to analyze simple transactions dealing with cash into the debit of cash or credit of cash. No attempt should be made at first to establish the double-entry principle by analyzing each transaction into its debit and credit principle. Follow this simple exercise with the use of a two-column cash book or a cash account in ledger form for personal accounts, then, for a small business. The purpose of all of these discussions and exercises is to build upon the pupil's knowledge, to stimulate his interest, and to give him the foundation for the discussion of the principles of bookkeeping.

The business man's viewpoint. A study of the business man's viewpoint of the teaching of bookkeeping makes it necessary to consider briefly the purpose of the teaching of bookkeeping. One type of business man says, "Teach your pupils to be careful, exact, and accurate." To him the chief duty of the school is to teach the pupil to do the routine work of a bookkeeper or clerk with the fewest mistakes possible. He argues that an inexperienced pupil will be given clerical and routine work, learn the business and, if capable, be advanced to a better position as he grows and develops. Most business men of this type think that their business or bookkeeping system is so different from that taught in school that a graduate must spend a long period of probation before he can hope to be of much value to the business. And is it any wonder that many business men should emphasize this quality of accuracy when we consider that so many of the products of our schools have been so deficient in this respect. We have been too busy teaching them so many sets and such a variety of businesses that we haven't had time to teach them carefulness and exactness. On the contrary, much of this sort of teaching encourages the pupil to hurry through his work, to finish the set at the expense of accuracy, neatness, and care. This business man's viewpoint is good as far as it goes but is entirely too narrow to be the aim of the teacher of bookkeeping.

Another type of business man says, "I want a graduate with initiative—one that can think." He says nothing about training in accuracy and the routine work of the bookkeeper. He presumes that that is the least that the school will give to its graduates. He emphasizes the ability to meet new situations as they arise, to adapt one's self to new conditions, new methods, and new systems. He realizes what the other type of business man did not. He knows enough about the laws of growth to know that if the average graduate is to become a valuable employee he must be trained in school not only to meet the first demands of the business man but also to develop his reason and his imagination so that he will be capable of growing into a better position.

Shall the teacher of bookkeeping accept the first viewpoint and bend every energy toward the making of accurate, mechanical bookkeepers, or shall he aim to give his pupils the power of analysis so that they may rise above the routine work of a business? The teacher's aim must be the higher one, but he must not lose sight of the fact that unless his pupils are well trained in the more mechanical parts of the subject they probably never will have the chance to rise to higher positions. The teacher must meet the needs of the present, but must not lose sight of the future possibilities.

As bookkeeping is a utility study it must be taught with the needs of the business community constantly in mind, but there is no reason why it cannot be made an important disciplinary study as well. The appeal must be to the imagination, to the understanding, not to the memory or the faculty of imitation. How can this be done? I do not know of any better way than by frequent class recitations. These should be more than simply drills on the principles and their application to conditions that they have discussed and practiced, although they are very important. New situations and new applications of old principles should be introduced to give the pupils confidence in their ability to think out new problems as well as to show them that bookkeeping is more than finishing so many sets in a given time and acquiring a reasonable degree of accuracy in the doing of it. There are many opportunities to do this in the beginning work and still more in the advanced work. The introduction of a new book of entry, a new account, a new column, a new ledger will furnish occasions for "drawing out" the pupils and guiding them to see for themselves a new application of an old principle. Then occasionally an original problem or exercise should be given them to work out. By this I mean something that has not been discussed in class and something that involves a new business, a new labor-saving device, or a new system.

The teacher's viewpoint. The viewpoint of the teacher of bookkeeping will be determined very largely by the teacher's training, his reading of modern bookkeeping and accounting literature, and by his business experience. The teacher that knows but one method of teaching bookkeeping, the one that he has been taught, and has familiarized himself with but one text must be a very narrow teacher with a limited view of the subject. The average teacher of the subject is a slave to the text book. If it be a good one, fair results may be obtained; if a poor one, the pupils will be given poor training in the subject and much time will be wasted. Such a teacher cannot know the best methods of presenting the subject, where to place the emphasis, nor what to omit, so follows the prescribed text blindly. If his training has included a study of the principles of account-

ing and their application to different businesses, he should be better able to train his pupils in the principles of bookkeeping. In fact, I do not see how a teacher can teach modern bookkeeping without knowing and applying the principles of accounting in his teaching. Even if he has not had the opportunity of studying accounting in a good school, he can gain a great deal by taking a correspondence course or by a systematic course of reading on accounting and related subjects. It will give him a broader view and enable him to select the best from the methods and text books which he knows. He must not, however, let his knowledge of accounting lead him into teaching the subject as it is taught in the university to mature minds nor lead him to introduce anything but the simplest accounting principles to his immature pupils. The inexperienced teacher of bookkeeping, who has had a thorough course in accounting, frequently makes the work too difficult at the beginning and loads the pupils up with much that they cannot then understand. The greatest value to the teacher of bookkeeping of a familiarity with accounting principles is in the ability it gives to him to test his teaching to see whether his aim is true, or whether he is simply teaching for the present results.

While a good bookkeeper or accountant is not necessarily a good teacher of bookkeeping, there is no denying the fact that every teacher of the subject should have some practical experience in keeping a set of books in actual business. To know the requirements of a business office by experience, to come in touch with the atmosphere of business, and to know in a practical way the steps that he teaches will very materially influence his viewpoint. He will thus learn to test his teaching by what he knows will be demanded of his pupils when they go into offices. Experience in a modern office should show the teacher what to eliminate from his course, what to add to it, where the pupils should have extended drill in the routine work, and what principles should be emphasized above others. He must always keep in mind that if his experience has been limited to but one kind of business he must use great care that he does not let this business dominate his teaching.

If the teacher can understand the pupil's viewpoint, can see his pupils in positions of responsibility, due at least in part to the training he has inspired, and can modify his own viewpoint so as to meet these two, he will be able to plan his teaching in such a way as to train his pupils for immediate positions and also give many of them the inspiration and imagination to grow into better positions.

**SERVE AND SAVE
BUY W. S. S.**



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 18

HANDLING THE ANGRY CUSTOMER

The first principle to remember in dealing with an angry customer is to treat him with composure, the same as though he confronted you in person. If a man goes into a store in an angry mood the efficient salesman pacifies him, and if possible, gains his everlasting good-will. This should be the aim of every letter-salesman. Too often there is a temptation to express thoughts in a letter that would never be uttered if the customer were present in person. To be successful in handling complaints, we must school ourselves into looking at their desires impersonally and never give expression to impolite, caustic replies.

The complainant always thinks he has good grounds for complaint—and in the majority of cases he has. We should get his point of view and not take the attitude that he is trying to "slip one over on the house." Our interests and those of our customers are so closely allied that it is difficult to distinguish between them. The best way to serve the Company is to serve the customer fairly.

All complaints should be acknowledged promptly. The longer a customer is made to wait for a reply, the more dissatisfied he becomes, until finally in disgust he leaves us and places future business with competitors.

There is a temptation sometimes to neglect the little complaints. When the amount involved is considerable, or the customer is an important one, the disposition is to give the complaint good attention. But, when the mail brings letters from obscure or seemingly unimportant customers, they are sometimes overlooked. This is bad business. The small customer of today may be the big one of tomorrow. Carelessness in handling his business now may merit his antagonism and loss of much profitable trade in the future.

The adjustment letter must have such a tone as to make the reader forget his feeling of displeasure and to impress him pleasantly and positively with the good intentions of the house. To insure this right tone, we should be very watchful of our choice of words. An unfortunate word here and there may seriously handicap the effectiveness of an otherwise good letter.

The successful letter must at least convince the customer of our desire to treat him squarely—he wants nothing

more and to this he has a right. Make him feel that you feel that way about it. When you have clearly stated your attitude, then get down to the facts in the case, point by point. Build your letter on this basis and you will satisfy the customer and win his eternal respect and good-will.

In any letter the beginning is very important. In adjustment letters it is vital. Every complaint letter goes to a man whose attitude is unfavorable and he is naturally interested in learning how his complaint has been attended to. Notice the following:

"Frankly we cannot understand how you can be having trouble with the hot-water bottles shipped you on January 5."

Such an opening by its failure to recognize that the customer has a grievance and its inference that the facts are exaggerated could only aggravate the situation. The writer takes the position of disagreeing with the customer.

Less objectionably is the neutral opening:

"We have your letter of January 5, in which you explain the trouble you are having with the last shipment of hot-water bottles."

This opening in itself does no harm. But, if the reader is in an unfavorable frame of mind—which is nearly always true—an opportunity has been lost to incline him favorably toward the explanation which is to follow. The mere fact that you are replying to his letter proves that it has been received, so this beginning tells him absolutely nothing.

The pleasing, positive type of beginning, like the following should be a part of every adjustment letter:

"It is a real pleasure to help you avoid the difficulty with the hot-water bottles about which you speak in your letter of January 5."

No matter how worked-up the customer may be, he cannot fail to appreciate the straight-forwardness of such a beginning. He knows that his letter has been accepted at its face value and that the writer has a personal interest in helping to remove the cause of the trouble.

It is always a good practice to avoid using any words that might reflect on the customer's veracity. Unless you are very careful, you are apt to give him an offensive impression that you did not intend.

UNPLEASANT

We are tracing the "Long-life" Conveyor belt which you CLAIM you never received.

PLEASANT

We are tracing the "Long-life" Conveyor belt which you MENTION in your letter of March 10 has not arrived.

Many expressions such as "We know you are not trying to be unfair," or "Your fairness is not questioned in the least, Mr. Williams," are bungling attempts. They are bad because of

their negative suggestion and should be avoided entirely.

A great many people have a very elastic code of ethics when it comes to receiving adjustments from a business house. This is especially true if they are dealing with a large corporation like ours. This is why it is so necessary to emphasize fairness in your letter. If your letter is obviously fair a customer has difficulty in being otherwise.

The close of the letter is the place to bring out this idea. You must make your customer understand the fair method you are employing to adjust his complaint and that he would be unfair to ask more than you offer. Of course, the ending should never carry the air of take-it-or-leave-it.

The following ending is weak. The average customer would realize that if he asked more he would get more.

"We, of course, want to be sure that you agree with us and want you to write us if you are not satisfied."

But an ending that emphatically brings out the necessity of fairness and shows the customer that you are doing business fairly, will nearly always gain his respect. Any customer would be moved into action by the following ending and would realize that more "kick" would be futile.

"If we give you a discount on a remittance 20 days late we do you a favor. But we do an injustice to those whose remittances arrive on time. The only way we can assure fairness to all is to make our terms uniform. For this reason we know you will be glad to send the \$3.28 mentioned in your letter of the 10th."

When a customer's complaint is just, tell him so and tell him at once what concession you are going to make. The concession is the one thing in which he is most interested and he should be told as early in the letter, as possible, just what is being done to right matters. Of course, if his complaint is unjust and you are positive the concession is not going to be as much as he expects, it is better to leave the statement of your concession until the last. It is placed at the beginning it is sure to strike the customer as unreasonable, because he expects more than you are giving him. Even if the full explanation did follow afterwards, it would have a handicap of prejudice to overcome.

There is never a reason for arguing with a customer. The sales letter is the only type of letter in which argument should appear. If a customer is dissatisfied, he doesn't want proof that he is wrong—he wants satisfaction. If there is a chance of his being right, never try to prove him wrong. If the dictator knows that the complaint is due to a misunderstanding, and is convinced that the house should not be held responsible for the difficulty, he should write a careful letter of explanation but not of argument. If this does not prove satisfactory, then either the explanation was not complete and logical, or else the complainant is unreasonable.

(Concluded on page 30)



written ten years ago: "In the darkest hours of the Revolution, it was the courage, the never failing courage, the unswerving devotion—in a word, the civic virtue—of George Washington that was the real power upon which the people leaned. In the agony of our Civil War, when the fate of the Nation trembled in the balance, the character of Abraham Lincoln — his devotion, his hopefulness, above all, his knowledge of the plain people and his faith in them—counted more than all else in the decision. Neither of these men were the product of university training, nor did he grow up in an academic environment; but each had the training of a school where devotion to the state was the cardinal virtue." Listen to this sentence: "When next a great crisis comes, no doubt there will be a Washington or a Lincoln to meet it; but will he come from a University?" Yes, he came from a University, but we are constrained to ask: Is his greatness due to the fact that he came from a University, or is it in spite of that fact? (Applause.) I agree with President Pritchett that the development of character is a thing that is neglected in all the schools today at the sacrifice of that thing we are trying to build up, "the brilliant intellect and the scholarly finish."

I am trying to say, Ladies and Gentlemen, that no man knows what education is. I am trying furthermore to say that you and I have just as much right to claim that ours is the right education as any other man's. If there is anything more important than the subjects you are teaching, let some man prove it!

I quote another fine definition by President Hadley, I think, the best I have ever read. Dr. Hadley says, "The formation of habits of discipline and the development of ideals of usefulness are the essentially important things in good education. For the formation of habits of accuracy and the development of ideals are themselves the very essence of character building." Get that? "The formation of habits of accuracy." What else do you do in the business school but dwell upon the "formation of the habits of accuracy?" Who ever heard of anybody getting 96% or 99% in book-keeping? Book-keeping must be 100% or else it is ZERO. The thing must be absolutely right or it is totally wrong. It is a study that develops the "habit of accuracy." And, that boy (pointing to the National Short-hand Machine operator) may write a thousand words a minute, but if he cannot transcribe them accurately—just right—he is no stenographer, he is no reporter.

But right here, ladies and gentlemen, also is one of our danger signals and we had better look out. Whenever you and I become too proud of the fact that we have hit upon one of the great essentials of education and we are self-satisfied, right there comes our danger, and if we do not mind, our downfall. I fear the man who is satisfied with himself and I fear the

course of study that we boast about and that we are satisfied with. I know the business course it all right. It is a great and gloriously good course, but it is not all. The other day a man wrote to the Outlook and asked this question: "We have been talking about German efficiency and we say that the Germans have it to a greater extent than we. If that be true, now please tell your readers in what particular the Germans are better than we are," and the answer was about like this: "Efficiency, accuracy, discipline, such as the Germans hold as their ideals make better animals." That is true; they are better animals, and I believe they are better brutes than we are! (Applause and laughter.) But we must not stop, we must go further than making better brutes and animals, we must make men—great and good and strong men.

Dr. Hadley said that one of the essentially important things in education is the formation of the habits of accuracy, and the second one is the development of the ideals of usefulness. What are the ideals of usefulness? I think they are those properties and qualities, the sum total of which we call CHARACTER. Dr. Hadley used this language, "For the formation of habits of accuracy and the development of ideals are themselves the very essence of character building." So, after all, those things that build character are the ideals of usefulness, which the great president would have us use and imitate.

What are the elements of character? Of course, I could not even mention all of them in this brief address and I would not attempt to mention them, but I want to call attention to two or three. In my opinion Gratitude is one of the greatest elements of character, gratitude to home, to parents, to teachers, to country, to God.

An aged physician, still living, recently told the following story about himself,—told it with shame-faceness and with a pain in his heart. The scene opens in the stall of the family horse, old Pilgrim. The mother of the physician, then a young medical student, was holding the bit of the horse with one hand and a candle with the other, while the young medical student sewed up a wound on the left shoulder of old Pilgrim. The operation ended, the mother and son returned to the kitchen. While she prepared supper, he sat upon a box and growled and grumbled and complained of their poverty. He remarked that if he had only money enough to pay his railroad fare back to Philadelphia, he could complete the last year's work of his medical course. The mother meekly replied that she had willingly sacrificed everything his grandfather had brought over from England and that it had all been invested in his medical education. He gruffly replied, "they were no account anyway. What good is that silver pitcher there? Why could not I sell it?" She answered with a tear in her eye. "Take it, if you want it. It is

the last of the family heirlooms that came over from England." He seized it, took it and sold it, and the next day left for Philadelphia.

The mother rode old Pilgrim down to the post office two miles away twice every week looking for a letter that did not come, until the last week of the year, when the ungrateful boy wrote a letter reading as follows:

"Dear Mother: The Civil War has opened. A Government officer tells me if I had a hundred dollars with which to purchase surgical instruments, I could be admitted as an army surgeon. I want you to send it to me. I know you haven't it, but you must get it. Sell something else. Sell old Pilgrim to the Government. He is no good, anyway. Your son—"

The mother sold old Pilgrim to the Government and thereafter she walked two miles down to the Post Office every week looking for a letter from her ungrateful and unthoughtful boy, but it did not come. Three years of weary, watchful waiting passed away when one day a government officer in Richmond, Virginia, walked up to the army surgeon and inquired:

"Is your name Williams?"

"It is."

"George W. Williams?"

"It is."

"Dr. George W. Williams, of Green Bay, Ohio?"

"It is."

"Then, sir, you are my prisoner. I have been looking for you for three years. We leave at once for Washington."

The surgeon remonstrated, stating that he had done nothing for which he could be arrested and that surely the officer was about to arrest the wrong man. But the officer replied, "You are the man I want, we go at once." Then said the physician:

"When we arrived in Washington I was placed in a room with a number of others who were waiting. In an hour or two a messenger came to the door and called for Dr. George W. Williams. I arose. He took me by the arm and led me into a room that was empty and yet it was full because it was occupied by Abraham Lincoln, the President of the United States. He arose, took me by the hand and asked if my name was Dr. George W. Williams. I responded in the affirmative. Then, with his eyes flashing, he asked me if my parents were living. I told him my father was not, but that I did not know whether my mother was or not.

"And why do you not know?" he inquired.

"Because," I replied, "I have not heard from her for three years."

"And why have you not heard from her for three years?"

"Because I have not written to her, nor she to me."

The great President, with indignation written in every line of his face said, "Your mother has written me repeatedly, begging that I might find your grave, if you were dead, so that she could come and bathe it with



tears and cover it with flowers from her garden, and yet you are not thoughtful enough to write her. I have had officers on your trail for three years and you have just been discovered. Sit down at that table and write your mother immediately!"

"I sat down and wrote; and as I did so I was angry, angry at myself because of my ingratitude, angry at the great President for his burning words and yet I knew they were just and deserved. When I had completed the letter, I arose. The President had been walking up and down the floor, but he was now standing with nose-pressed against the window pane as he looked far down the street. He turned and asked me if I had finished. I responded that I had. 'Then give me the letter.' He took it and put it in his pocket, saying that he would have it mailed to my mother. Taking me by the hand and lowering his voice with all the harshness gone, he said to me, 'My boy, ingratitude is the basis of all sins. Write your mother at least once every week as long as you live, and if I hear that you have not I will give you a punishment which you will not soon forget. I now give you a furlough to go home to Green Bay and visit your mother.'

"I bowed out of the great man's presence and choked down my tears and left the White House, and as I was going down the walk I saw two soldiers on their horses galloping toward me. They dismounted; one of the horses looked familiar. I walked around and looked at his left shoulder and saw the scar. It was old Pilgrim. He whinnied as I put my arm around his neck, buried my face in his mane and wept aloud. Passers-by looked at me, but did not stop, thinking, no doubt, that I had heard bad news from the front. Tears were plentiful in those days and attracted but little attention. When the two soldiers came out of the White House I explained to the one who had ridden old Pilgrim that he had once been ours and begged that we might exchange horses, as the President had given me a furlough to go home. He kindly consented. I mounted old Pilgrim and rode away to Green Bay."

"My friends, I relate this story to say that if the great President was right in saying that 'Ingratitude is the basis of all sins,' then, conversely, Gratitude is one of the greatest of all the trails of character, and the school that teaches gratitude, whether it be a business school or a literary school or what not, will write its name upon imperishable tablets.

There is another principle of character that we cannot afford not to teach. I quote here the words of an eminent Bishop I heard the other day: 'Belief in God is one of the greatest of all the great traits of human character. Our country was founded upon belief in God. Our ancestors came here because they believed in God,' and he continued eloquently, (get this): 'Not to believe in God is as un-American as not to

believe in America.' I will leave it with that because I must hurry on.

There is another great trait of character that every school in this land ought to keep uppermost, and that is Patriotism.

"Breathes there a man, with soul so dead

Who never to himself hath said,
This is my own, my native land!"

Now, my friends, you know my part and your part of our country once had a family quarrel, but that water is now over the dam, and it was dammed water, anyway. (Laughter). I would not bring it back. But, my parents owned slaves, and they were good to them, as was evidenced by the fact that every one of them followed us as long as they lived, and, when the last of the Mohicans was about to pass away, my old black mammy—bless her soul—sent for me and said, 'My son, all your old black mammy wants to know before she goes to glory is, Is you gwine to let me rest in the grave yard with you all white



Dr. J. S. Dickey

folks?" With tears in my eyes and in my voice, I replied: "Bless your old heart, yes. We shall all sleep together." And when she passed away, we took her body and buried it along side of our own people.

My friends, we owned her, and if I had been old enough I would have owned slaves if I had the money to buy them. But, I am not apologizing for that, nor am I criticising. That is gone. But, had you ever stopped to think about how strangely wonderful and how wonderfully strange it is that all wars end just right,—we of the South know it now. We did not know it then. You and I fought out things that George Washington, Thomas Jefferson, John Adams and Alexander Hamilton could not agree upon. That is gone and we are one, and I come now to the North to throw down to you a challenge in patriotism. I dare you to show more patriotism than the South! I give you to understand we have no I. W. W.'s in Dixie, and I am not complaining of you because you have them. There is a world prepared especially for the I. W. W.'s. We have

no pro-German sentiment either in Dixie; it is all one, every bit of it. I heard of a minister not far from here, who stood the other day and prayed for the Kaiser. He is a minister of the Devil, and he has got no right to be in America talking about the goodness of the Kaiser and the German people. We ought to send him to that country he has preached about so long.

I am not one of those who believe business schools are temporary. I believe they are here to stay, and will stay in proportion as they teach these abiding truths. I will not mention others. I will leave them to you to think out for yourselves, as I am sure you will. But I want to suggest, before I leave, that for the development of ideals of usefulness, the business schools of this country ought to put something else into their courses of study, and I know of nothing better to develop those ideals than history and literature. I believe we can enrich our courses by the introduction of good literature, the English and American classics, and we have time for them. We have time, ladies and gentlemen, for anything that will perpetuate the business college.

And, finally, there is a distinctive place for every business school, and if every business college does not find that place, it will be its own fault. I call your attention to the fact that in Pittsburgh, New York, Cleveland, Chicago, St. Louis, Evansville, Kansas City, Louisville, Birmingham, Atlanta, New Orleans, and all the rest of the great cities in this country, there are business schools that are strong and prosperous and growing all the time, and in those same cities there are just as good high schools as the sun shines upon. Why are these private schools prospering? Because they are finding their niche. Because they are finding the work they are called upon to do, and so long as we continue to find out the things that the people want, that the people need, the business school is safe.

I thank you for your patience.

(Prolonged applause)

THE STATUS OF BUSINESS ENGLISH

By Mr. H. A. Hagar,

In the Private Commercial Schools
Section of the N. C. T. F.,
Dec. 27, 1917

My remarks will be based entirely on my own observations made while visiting schools and on the replies to some questions which I recently submitted to one hundred representative business college proprietors. If I were to judge the status of Business English in the schools by the attitude assumed by some of the proprietors addressed, I fear that my report would not be very enthusiastic; in fact, I would be compelled to report less than 60% efficiency. My inquiry, which was quite brief, was addressed to one hundred representative busi-



ness college men, selected at random, and while a stamped and addressed envelope was inclosed, only fifty-six answers were received. The apparent apathy on the part of a number of our leading school men toward this most important subject, is difficult to explain. In some cases I am inclined to believe that there is a marked apathy toward the subject of Business English, while in other cases the failure to answer was no doubt due to the rush of Christmas shopping.

(Here Mr. Hagar read the tabulated results of a somewhat extended questionnaire on Business English and correspondence in private business schools.)

The letters on which the foregoing report is based were received from schools in almost every section of the East and Middle West, from Boston to Denver and from the Twin Cities to New Orleans. While but fifty-seven schools reported, I believe the report is representative, and that it represents quite accurately the status of Business English in our schools.

Now, as to remedy: In the first place the results in our Business English classes will not materially improve until English is put on a plane with shorthand, bookkeeping, and other major subjects. Simply shifting the blame to the public and parochial schools for the lack of proper English training does not solve the problem and does not result in better-trained stenographers. We all know the weakness in the English training of the students who come to us, and it is our duty to arrange the best course possible to meet the condition and to educate the public to importance of the subject.

In the first place, forty-five minutes daily is not enough time in which to get the desired results, especially when the one recitation must include all grades of students from the seventh grade to the college graduate. If students were required to study shorthand or bookkeeping under the same unfavorable conditions, they would rebel immediately and demand a refund of their money. Your answer will probably be that students don't want the English training. My experience is that they do want it, and that as a rule students are enthusiastic about Business English and Correspondence when they first enter school, and that it is only when we try to feed them all from the same trough that they lose interest. It is a well established fact that there is more interest in English on the part of the students when they enter our schools than there is after they have spent two weeks in the class-room. It is simply a matter of classification and adapting the instruction to the student's needs even at the expense of employing a special English teacher and maintaining a number of English classes. There is no reason why there should not be as many English classes as there are shorthand classes, and it is just as absurd to try to teach all the students English in the same class as it is to attempt to teach them shorthand in one class.

If our English instruction is to be successful it must be made interesting and it can only be made interesting by properly classifying the students. Personally, I believe in teaching fundamental grammar to students that need it but that, on the other hand, it is a waste of time and that is a damper on interest to teach grammar to those that do not need it. Instruction in grammar, however, should be made practical and should be connected up with the student's future work. Technicalities should, as far as possible, be eliminated. The grammar course should include instruction on the parts of speech and their modifications, with especial emphasis on formation of plurals, the use of the apostrophe, case forms of pronouns, proper use of adjectives and adverbs, infinitives and participles, irregular verbs and agreement of verbs with subject in person and number. A great deal can be accomplished by

portance of "connecting up" our instruction with the student's future work. I mean by this that our illustrations should be drawn as largely as possible from business literature and that our themes for composition should also be subjects pertaining to the business life of the community. The aim of all our English instruction should, of course, be to develop our students in both the mechanics and composition of business letters, so for this reason a large part of the composition practice should be on business letters. At the same time, those writing on general business subjects will do as much or more good than anything else toward developing forceful expression and business acumen. We are all agreed, I believe, that students who come to us are generally weak in what is known as "business sense." In other words, they do not understand many of the things that are dictated to them and do not know enough about business in general to enable them to compose a business letter. Nothing will help so much to correct this weakness as the theme writing that I have suggested, and the reading of business magazines and books on business, followed by oral class discussion of the articles read. One leading schoolman in writing me on this subject said, "I believe that a very valuable drill is obtained by what is termed Oral English. The regular English class gives a lot of this in the discussions, and I have observed that the recitations in office training furnish excellent drills in expression. Very often the discussions in the office training class become spirited. Students become accustomed to getting up and expressing themselves, and while they do not think of it as practice in English, that is what it is."

You will see, ladies and gentlemen, that all I have said has been suggested by you. I have tried to give you in a brief way a composite report of the work being done by our schools, with the hope that during the year 1918 we will all make a special effort to strengthen our Business English lines. Never before in the history of our country has the demand been so great for well-trained stenographers as it is now, and we can render no more patriotic service than by making a combined and systematic effort to meet this demand.



Mr. H. A. Hagar

the study of common errors and by oral drill on the correct forms until the correct forms are fixed and used as a matter of habit. To this should be added an intensive study of words with a view to increasing the vocabulary. In other words, the student should first be taught to make the very best use of the words already at his command, after which he should be required to make a systematic effort toward extending his stock of words.

While a knowledge of grammar and of many words is essential to good English, this knowledge alone is not sufficient. A person may know all about the principles of grammar and in addition to this may know all the words in the dictionary, and at the same time be unable to make a forceful speech or to write a letter that will sell goods or persuade a man to pay a past-due bill. It necessarily follows then that our students must have an abundance of practice both in speaking and writing. In an earlier part of my talk I mentioned the im-

TRAINING FOR CIVIL SERVICE

Clara La Tourette McDaniel,
Cedar Rapids, Iowa

National Commercial Teachers' Federation, Chicago, Ill., Dec. 27, 1917

Under present war conditions, Civil Service Bulletins give Business Schools unlimited material for advertising. For example, the following statement: "The Commission believes that the study of shorthand and typewriting by a great number of persons with the view of entering the government service will be justified." Another statement reads like this:



"There is now practically no limit to the number of stenographers and typewriters the Government needs, and there is no present prospect that the demand will be materially less at an early date." When the United States Government encourages young people to enter into commercial training it certainly makes plain the needs of the country for the business college product. The talking points to those not interested in a government position are equally strong, for so many employed stenographers have responded to the call both in the ranks of the civilian and the ranks of the army that innumerable vacancies are to be filled by your students.

Organizing a Civil Service Department

If your school is without a Civil Service Department, now is the time to talk it over with the teacher in your school whom you choose to head this department. When plans are made and a course of study decided upon, place the proposition before your advanced students and organize your first class to help Uncle Sam win the war. The best results will be secured if you place one instructor in charge of the department and hold her responsible. Instructors in the various departments may assist with the different branches, if necessary, but all work should be under the supervision of the one in charge of the Civil Service Department.

It has been my privilege to have charge of the Civil Service Department at the Cedar Rapids Business College, and I can truthfully say to any teacher who will undertake the supervision of such a department that she will derive a great deal of pleasure as well as profitable information from the study necessary to obtain results. You will be able to arouse interest in the department at once as the course is short and all concerned are working with a definite aim in view, and by making the requirements plain all will understand that there is work to be done, and lots of it, in order to reach the goal. Definite plans for practice are outlined and strictly adhered to, which necessitates a great deal of repetition work, especially in typewriting, which greatly increases the efficiency of the members of the class. This in itself is a great impetus to the student, as he sees each day that he is deriving a real benefit from the study of the course.

I have kept in touch with my students in the government service to quite an extent, and by correspondence with them I have learned much of benefit to myself and my classes. My students are always inspired to greater effort when I read a letter from or relate an experience of one of our former students who is now in the government service. It makes the position in view a reality. By encouragement, by strictly abiding by our requirements for entrance to the department and by rigid adherence to our plans for practice, we have experienced no difficulty with failure,

and are always able to interest our best students in the proposition. The desire to enter this department often acts as a stimulant to the less competent class of students, and they put forth a great effort in order to gain admittance.

Requirements for Entering Civil Service Department

When organizing a class the teacher in charge should make sure that all applicants meet the requirements as given in the Civil Service Manual regarding age, physical condition, etc. The educational requirements decided upon in our school are as follows: An average speed of 40 words a minute on the typewriter for a period of ten minutes and not more than five errors. The ability to write business letters at 100 words a minute and transcribe with reasonable speed and accuracy. With this foundation the course can be completed in from four to six weeks. We have made a few exceptions to our rule since the great war demand, but under ordinary conditions our students in this department remain until we feel certain they can pass a satisfactory examination with a combined stenographer and typewriter grade of from 80% to 90%. We have found it worth while, as these students invariably received appointments by wire before receiving their grades.

Subjects of the Examination

The Stenographer and Typewriter examination is in reality two separate examinations. The Stenographer examination embraces the following subjects: Stenography, Rough Draft, Letter Writing, Penmanship, and Arithmetic. The Typewriter examination embraces: Rough Draft, Plain Copy, Time, Letter Writing, Penmanship, Arithmetic, and Spelling. However, in taking the combined examination, the applicant takes the test in the subjects named in both examinations but once. Students who are backward in shorthand but who are able to pass the subjects of the typewriter examination are at present greatly in demand.

Methods of Conducting the Civil Service Preparation

As mentioned in the requirements a student should be able to take business letters at the rate of 100 words a minute and transcribe them accurately before commencing the special dictation.

The test in stenography consists of exercises which are 250 words in length and are dictated at different rates of speed as follows: 80 words, 100 words, 120 words, and 140 words a minute. As the dictation articles are more difficult than business letters, the average student will not be able to take a higher rate than 80 words.

The instructor should make it plain at the beginning that the student will be penalized according to Civil Service rules for grading. In office dictation when the letter is not transcribed verbatim little notice is taken

if the idea to be conveyed is the same as that dictated. In Civil Service dictation, the transcript must be exactly as dictated or each error will be penalized.

My plan of handling the dictation has been as follows: The first week, I dictate one article each day at the rate of 80 words a minute. If necessary, I dictate the article twice and ask all students to transcribe as much of it as possible and bring it to my desk. In this special work I never dictate slower than 80 words a minute, as that is the lowest rate dictated in the examination. This dictation is given at odd times, usually before 9 o'clock in the morning so that it does not conflict with our daily program. The student is expected to attend his regular shorthand classes, thus getting the benefit of his two regular periods of dictation. Later, two articles are dictated, and near the end of the course this special dictation is given twice a day. The transcripts are graded according to Civil Service rules, and are returned to the student only when a passing grade has been made. When the student receives his transcript he fills in the correct outlines and practices the article, as it will be reviewed later in our dictation class. The articles are never read back in class. I endeavor to use the plan of the government test in the every-day work that they may better understand the method of holding the government examination. However, a student is permitted to write out a first copy of the article and recopy it if necessary, but must bring both copies to me. No erasures, strike-over, or interlineations are allowed on transcripts. On regular test days the student is permitted to make but one copy and allowed the use of an eraser as in the government test. I grade carefully and do not try to stimulate the student in overlooking errors in order to encourage him.

Typewriting Subjects

At present two typewriting subjects are given—Rough Drafts and Plain Copy.

The instructions in Rough Draft as given by the Commission are as follows: "Make a corrected copy of the following Rough Draft. Write in full all signs and words which are abbreviated except abbreviations made by the use of figures. Punctuate, capitalize, and paragraph as in copy. Double space."

Students should be impressed with the fact that accuracy is the prime factor in this test, as the penalties are very heavy. A deduction of 5% is made for each error in orthography, 5% for each word or figure inserted, substituted, transposed, repeated, or omitted, 5% for each abbreviation, 5% for each failure to capitalize, punctuate or paragraph according to copy, 5% for failure to indent as in copy, and 5% for irregularity in the right hand margin. Other deductions vary from 1 to 5%. I mention these because of the fact that the Commis-



son has said that about three-fourths of the applicants who take the examination fail because they do not follow instructions.

The important thing in the training of this subject is proper practice material and plenty of it. A student cannot become proficient unless he has a variety of exercises along this line. Rough Drafts are said to be very common throughout the government offices and are due to two reasons: Inco-ordination of thought, and a desire to produce polished work. Plenty of practice material used in the preparation not only insures a good grade in the examination but prepares the student to maintain his standing after receiving his position in the service.

The second typewriting subject is plain copy. This is a printed article of 450 words to be copied with the typewriting, paragraphing, spelling, capitalizing, and punctuating precisely as in the copy. The rating on this subject as well as for Rough Draft is for accuracy only. In determining the grade, the rating will be made in the discretion of the examiner on 150 words from any part of the exercise, the same part being rated for all competitors in a given examination. This exercise should be single spaced. If students are in the habit of writing ten or fifteen minute tests in their regular school work they will experience no difficulty with this subject.

My method of handling the practice work on these two typewriting subjects is as follows: The student is instructed to write with the typewriter a copy of the Rough Draft exercise, taking into consideration the instructions and making all corrections to the best of his ability. He is then to write a copy from the Plain Copy exercise. At the completion of this he brings the two to my desk for correction and criticism. By use of a key I can correct the Rough Draft without loss of time and attach the penalties at the end of each line. These are added at the bottom of the page and the grade easily determined, thus impressing upon him the value of accuracy. The Plain Copy is also criticized. Attention is drawn to words mis-divided at the end of the line, arrangement, proper spacing, etc. The student returns to his machine and understands from instructions given the class that he is to write five copies of each with at least one perfect and not more than three errors on any other copy. Erasures are not allowed. All work must be neat and all errors checked. The practice copies are to be written from the original each time and not from the copies corrected. They are to be written in the order given in the examination—one rough draft and one plain copy and then return to the Rough Draft, etc., the student timing himself at the completion of each plain copy test. By following this method he not only breaks up monotonous practice but has the additional advantage of forming the habit of changing the spacing between exercises, which is essential

in taking the government test. After this practice is completed the class is timed while writing copies of these two subjects from the original copies. This determines the grade on the subject of time, which is a separate subject of the examination based upon the length of time taken to complete the two typewriting subjects. A time table at my desk enables me to give the time grade of each readily at the completion of their test. This gives the student an idea of his standing, and he can readily judge the amount of effort which must be put forth before he is read for the government examination. These plans for practice tend to make the work more interesting and enable the student to judge his own ability, which is always essential in advanced work of any kind.

Letter Writing

This subject decides two grades—Penmanship and Letter Writing.

The rating on penmanship will be determined by legibility, rapidity, neatness, and general appearance, and by correctness and uniformity in the formation of words, letters, and punctuation marks. No particular style of penmanship is preferred. Little can be done to improve a student's penmanship in the short length of time given to this special preparation. Insist upon a plain uniform style of penmanship and keep all papers as neat as possible.

In Letter Writing, the competitor is permitted to write on either of two subjects given. This exercise is designed chiefly to test the competitor's skill in simple English composition. In rating the letter, its errors in form and address, in spelling, capitalization, punctuation, syntax, and style, and its adherence to the subject will be considered. This subject is somewhat difficult for the average student, as the commercial style of letter is not the kind that pleases the civil service examiners. Terms frequently used in commercial offices have no place in government correspondence. The student is instructed to consider the two subjects thoughtfully and decide upon which he can write the better letter. He is then to outline his ideas, classify them and write his letter on scratch paper. If the subject calls for but one side of a question, confine the ideas to that side, and do not wander from one side of the question to the other. The average student's plan is to take one thought and use as many words as possible in expressing it, but after a little instruction he shows marked improvement. It has been my rule to give as the first subject the one given in the manual—Give your views as to the advantages and disadvantages of employment in the departmental service in Washington, D. C. The student invariably has a number of advantages but as a rule he is woefully lacking in disadvantages, which goes to show that the average stenographer enters Washington looking on the bright side.

Application

Civil Service preparation cannot help but be of benefit to any student as a finishing course, because it gives him a general review of the subjects which will be of the most benefit to him in a commercial way as well as along government lines.

The school manager who does not have a well organized civil service department is allowing an opportunity to pass that he cannot afford to lose, not only for its advertising features but for the satisfaction he gains in really being of benefit to his students and in being a real benefit to our government. Until this terrible war has opened our eyes, we had been so absorbed in our own affairs that we had forgotten what our government meant to us and of the blessed privilege we had of living in a free country. Let us as business educators not be classed as slackers in this hour when Uncle Sam calls "Help."

Clarissa Hills, who last year taught commercial work in Porto Rico, will this year teach bookkeeping and related work in the Johnstown, Pa., High School. Miss Hills comes from Pelham, N. H.

Miss Ruth W. Preston, who taught commercial work in the Uxbridge, Mass., High School last year, is a new commercial teacher in the Woburn, Mass., High School.

Ethel Juhr is a new commercial teacher in the Newark, Ohio, High School.

Laura McCoig is to have charge of shorthand and typewriting in the Winona, Minn., High School during 1918-19.

N. H. Close, who has been teaching for several years at the Illinois State Reformatory, Pontiac, is to teach bookkeeping this year for the Cedar Rapids, Iowa, Business College.

Cora B. Beach, of Fayette, Iowa, and **Miss Catherine Hart**, of Walker, Iowa, are new shorthand teachers in the Cedar Rapids, Iowa, Business College.

Amy S. Glass, of Ypsilanti, Mich., who had charge of the commercial work in the Toronto, Ohio, High School last year, will have a similar position in Kenton, Ohio, High School this year.

Jennie Charlesworth, for many years at the head of the commercial work in the McKinley High School, Honolulu, returns to Honolulu after a year's leave of absence in the States. Miss Charlesworth's place was taken last year by Miss Bertha Sterling, Iowa City, Iowa. Miss Sterling goes into Y. W. C. A. work.

Mrs. G. O. Wolford, who last year taught shorthand in the Knoxville, Tenn., Business College, will have charge of the shorthand department of the Hamilton, Ohio, Business College this year.

J. R. Bennett, who has been teaching in the Metropolitan Business College, Chicago, for some years, is now with Ride-Moore & Stewart School, Trenton, N. J., as commercial teacher.

Grant R. Sinsabaugh, last year in charge of the commercial work of the Troy Conference Academy, Poughkeepsie, N. Y., is a new commercial teacher with the Packard School, New York City.

O. W. Wills, last year in charge of commercial work of the Negaunee, Mich., High School, now has charge of the commercial work of the Proviso Township High School, Maywood, Ill.

Kathleen Lutz, Sharon, Pa., is a new commercial teacher in the Harrisonburg, Va., High School.

Mrs. Belle Moncrieff, who had charge of the commercial work in the Huntingdon, Pa., High School last year, has gone into the commercial field at \$1350 a year as a ledger clerk. A great many teachers are this year practicing what they have been preaching.

Grace Boose, of the State Normal School, Whitewater, Wis., is now with the Naperville, Ill., High School.

Georgianna Williams, last year with the Whitefield, N. H., High School, is now in charge of the commercial work of Tilton, N. H., Seminary.

A. J. Gmeiner, of Spokane, is a new commercial teacher in Heald's Business College, Oakland, Calif.

Lelia M. Jackson, last year with the Niles, Ohio, High School, is now in charge of the shorthand and typewriting at El Dorado, Kansas, High School.

Myrtle Verran, who taught commercial work in Kokato, Minn., High School, is to be with the Houghton, Mich., High School this year.

Jay W. Miller, last year in charge of the commercial work of the Menomonee, Wis., High School, is with Goldey College, Wilmington, Del.

A. E. Hughes, Sedalia, Mo., is a commercial teacher in the Nevada, Mo., High School this year.

Eva M. Bullard, who for several years has had charge of the shorthand department of the Northern Business College, Watertown, N. Y., is at the Shamokin, Pa., High School, as shorthand teacher.

Bess B. Boger, who has been teaching commercial work in the High School at McClellandtown, Pa., has gone to the Township High School, at Uniontown, Pa.

Cora von Doehren, of Mankato, Minn., is a new commercial teacher with Brown's Business College, Clinton, Iowa.

Marie L. Nowlen, of Columbia, Pa., is the new commercial teacher in the Huntingdon, Pa., High School.

Mattie Hill is the new commercial teacher in Hardwick, Vt., Academy.



Mr. G. A. Hawkins, whose countenance is reflected herewith, is a native product of Goodrich, Ont. After attending the High School he came to the Valparaiso, Ind., University, and graduated in 1888 with the degree of B. S., and in 1891 with the A. B. degree. For one year he took special course in literature and history in the Chicago University.

For six years he was Superintendent of Chicago Heights, Ill., public schools, and for seventeen years he was proprietor of the Chattanooga, Tenn., Business College, he having completed the Business Course in Valparaiso during his summer vacations.

Mr. Hawkins ran a good school, ably assisted by a worthy wife, emphasizing all the while quality rather than quantity in school attendance and service.

He is now in charge of the Course in Commerce in Racine, Wis., which was established in 1852, and he reports the work most pleasant and practical.

Mr. Hawkins has always impressed us as a man of fine parts and a credit to our calling.

Floyd Clements, Chanute, Kans., is a new commercial teacher in the Junction City, Kansas, High School.

Charlotte M. Mathews, of South Berwick, Me., will have charge of the shorthand department of the Lawrence, Mass., Commercial School this year.

Eva B. Walt, last year with the Utica, N. Y., Free Academy, is to be with the Abington, Pa., High School this year.

C. A. Barringer, recently a student at Douglas, Ga., is a new teacher in the Virginia Commercial College, Lynchburg.

Esther M. Dlugg, Berlin, N. H., is a new commercial teacher in the Holbrook, Mass., High School.

Margaret Holland is a new assistant in the commercial department of the Junction City, Kansas, High School.

Daisy Hanna, of Westernport, Md., is a new commercial teacher in the Connelville, Pa., High School.

Florence A. Watts, last year with the Minersville, Pa., High School, is now with the Hammon, N. J., High School, as head of the commercial work.

J. C. McClanahan, of the Central Business College, Denver, Colo., has accepted a position in the Everett, Wash., High School.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Typist, A Course of Lessons in the Proper Fingering and Efficient Manipulation of the Typewriter, together with a Collection of Graded Matter Suitable for Practice in the Application of the Art of Typing to Commercial, Professional, and Private Uses. By J. E. Fuller, The Phonographic Institute Company, Cincinnati. Cloth, 142 pages, oblong, quarto. \$1.25.

"Seeing is believing," and it is evidently one of the purposes of the author of this book to make the student of touch typewriting see just how work should be done. One of the means employed to accomplish this result is a series of photo-engravings which show the position of the arms, wrists, and hands in manipulating the typewriter, the manner of bending the fingers in rising or dropping from one bank of keys to another, the technique of shifting the carriage, and the like. The book is by the author of the well-known "Touch Writer," and gives the results of important advances made in the pedagogy of typewriting in the years that have elapsed since Mr. Fuller wrote that popular text. The teaching plan, according to the author's statement, is so designed that it "will train the learner to be first a student of models, next a good copyist, and finally a thinker who can apply his knowledge."

The Early History of the Typewriter. By Chas. E. Weller. Published by the Author, La Porte, Ind. Cloth boards, 87 pages, illustrated. Price \$1.00. Proceeds to be applied to the monument fund to be erected in honor of the inventor of the typewriter, Mr. Christopher Latham Sholes.

The little pocket-size volume is a well-conceived and written book devoted to a worthy cause, both historical and memorial. It gives definite and interesting information about the first typewriter, its invention, its originator, its manufacture and its product. Especially important to typists who wish to know the history of the machine they operate and by which they earn their daily bread.



SALESMANSHIP

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

THE APPROACH

An order is not always secured on the spur of a moment without some preliminaries; therefore, when a salesman approaches a prospective buyer with a view to selling a bill of goods, if a start in the right direction has not been made — the chances are that no business will be secured at that time.



There are no SET rules that will infallibly work on all individuals alike in securing ATTENTION—the same thing will not always interest every one alike, and a way that seemingly proves to be successful in one instance, might result in absolute failure in another, and for that reason experience teaches that TACT plays a conspicuous part, especially at this stage of the anticipated business.

It is often necessary to consult a buyer's mood—to carefully study his attitude—and, to a certain extent, to anticipate his wants or needs, in order to FOCUS his attention on the subject matter sufficiently strong to interest him in the proposition at hand. The really resourceful salesman, by means of ORAL FEELERS, as varied as mankind, ascertains these conditions as early in the game as possible—he sums up the situation in order to gain an audience for a starting point, and once the opening is made, then the remaining facts may be logically brought out one by one.

Human Elemental Interpretation

By Human Elemental Interpretation is meant the ability to size up an individual—to read human nature as one would an open book. The ability to enter into the various attitudes, and moods, and feelings, with which a salesman has to cope from day to day—the ability to LEARN to adapt one's self to surrounding conditions and enter into a buyer's full confidence. The man who does not in some degree master the fundamental principles of reading that which NATURE has recorded, is sure to grope, more or less, in darkness — and will not reap the results that would otherwise be possible for him to do.

Tact

A little diplomacy goes a long way. It is a fatal error to try to unduly DRIVE a trade, or to RUSH a buyer's decision, because there are thousands of men and women who cannot be handled in this manner. It's the same old story the world over, the house that tries these tactics will sooner or later awaken to the fact that they are losing patronage—patronage that counts. The world is

full of folks that will gladly trade if you give them time to decide, and act, and let them think they are having their way, while all the time you are really having your own.

The Minneapolis, Minn., Business College greets us with the most attractive and expensive catalogue of the summer season. The cover is printed in blue, silver, black, and red. The inside is printed with blue borders, and illustrated attractively with photos of faculty, students, etc. It is a fine representative of a fine school.

Advertising literature has been received from the following: Deibert's Private School, Philadelphia, N. Y.; Whitson's Business College, Seattle; St. Joseph, Mo., Business University; Detroit Commercial College; Phonographic Institute Company, Cincinnati; Brown's Business University, Adrian, Mich.; Astoria, Ore., Business College; Jones Commercial College, St. Louis; Bryant & Stratton Business College, Louisville; Oberlin, Ohio, Business College; Georgia Normal College and Business Institute, Douglas, Ga.; Bowling Green, Ky., Business University; Hunt's Business College, Eau Claire, Wis.; Vineland, N. J., Business College.

MARSHALL'S MEANDERINGS

(Continued from page 19)

that I was not. Then it was her turn to be fat-fried, and her blushes were really worth seeing.

"I—I-why you looked so exactly like him and-and-you were going along picking your teeth just like he always does, so I thought I'd just give you—him I mean—a lift. But just who are you, please?" I modestly informed her.

"Well! That is certainly a rich joke on me—but—well, after all, what's the difference? Just keep your seat, please, and I'll take you where you want to go." Which was done, and thus endeth the tale.

I leave the moral and conventional obligations of this episode to be worked out by those who are expert in that sort of thing. Did either the lady or I do more or less than we should have done? I have often wondered. Any one who thinks he has the right answer will be received hospitably.

LETTER WRITING

(Continued from page 21)

Remember, a letter adjusting a complaint of a customer should open by agreeing with him about something. It might agree that his experience must have been annoying, or express confidence that a satisfactory adjustment will be made, but it should begin with some sentence that brings the house and the customer closer together. An explanation of the facts should follow; then the concession the house is willing to make; then the conclusion.



Mr. Brown, the well-known pioneer business educator, died in his home, Jacksonville, Ill., and was buried July 28, 1918.

Mr. Brown was born on a farm in Fulton County, Ill., in 1845, and twenty years later he graduated from Eastman College, Poughkeepsie, N. Y.

In 1867 he accepted a position in Jacksonville Business College, and eleven years after, he became its owner, thus early showing ambition and determination.

In the course of time he became the owner of some twenty schools in Illinois, Indiana, Iowa and Missouri, but some five years ago they came under the ownership of Messrs. Peck and Read, and are today owned by them individually. At the time of his death he was the owner of some half dozen schools.

Mr. Brown was a radical and an enthusiast in education and commercial training. He resented in picturesque language the accusations of high brow educators that business colleges were but "clerk factories."

Mr. Brown had charge of business college exhibits in both the Chicago and St. Louis Exhibitions, and was always an interesting personage at commercial teachers' meetings. His many personal and professional friends will learn with regret of his passing.

Duquesne University, Pittsburgh, on June 18, 1918, conferred the Degree of Bachelor of Science in Economics on Messrs. Harry Leroy Darnier, George E. Gustafson and Elmer Elvin Spanabel, former students and graduates of the Zanerian, and all employed in Pittsburgh High Schools. The institution honored itself as well as them in thus recognizing ability.

The Northwestern Business College, Chicago, issues a modest gray-covered catalogue indicating a thorough course and a reliable school.



ANNUAL REMINGTON FIELD DAY

The 14th Annual Field Day of the employees of the Remington Typewriter Company was held at the Remington factory at Ilion, N. Y., on Saturday, June 15th. The weather was ideal for the occasion — it could not have been better if made to order, and the consequence was a record breaking attendance at this annual Remington function.

Nearly five thousand people witnessed the track sports, baseball game and the other features of the Field Day. This audience was composed mainly of Remington factory employees and their friends and families of Ilion and nearby towns. There was also a big New York delegation including President Kondolf, of the Remington Typewriter Company, Vice Presidents Forrest, Bruce and Van Buskirk, and a number of the Home Office department heads. Another big delegation, which came from New England, was composed of sixty-five Remington managers and salesmen from the various New England territories of the Company. This delegation furnished one of the picturesque features of the Field Day, for they brought along with them an imitable colored jazz band and a collection of new Remington songs, in which as usual praises of the Self Starter figured prominently.

The Remington Typewriter Band, composed exclusively of Remington factory employees, was on hand as usual, but this time they were not the sole performers of the music, for it was give and take back and forth all the time between the Remington Typewriter band and the jazz band.

The leading feature of the Field Day, however, has always been the drill of the Remington Typewriter Company girls. The drill this year, according to the universal verdict, was more beautiful than ever and reflects the greatest credit upon Mr. Louis Bower, of the Remington factory, who trains the girls for this annual function. The affair this year was a patriotic affair, in which the display of many American flags was a prominent feature, and it ended with the singing of a number of patriotic songs. Thirty of the girls in the drill were attired in the uniform of Red Cross nurses and the other thirty were in the white uniform of the American sailor boy. Altogether it was a pleasant spectacle; none who saw it would ever forget it.

The Remington factory has had a strenuous year in its efforts to keep up with the unparalleled demand for the Remington product due to war needs and the present clerical labor shortage, and they are looking forward to even more strenuous days in the year to come. All the visitors to the Factory Field Day were deeply impressed with the fact that the thousands of employees at the Remington Typewriter Works constitute one big, happy and harmonious fam-

ily with the will and determination to make good, no matter what the demands may be that are placed upon them.

Arthur L. Ross, who has been in charge of the Bristol School, Taunton, Mass., goes to the Colby Academy, New London, N. H., as head of the commercial work, following Mr. Roy London, who has been made head of the commercial work of the Englewood, N. J., High School. Mr. London takes the place of J. W. Rumrill, who has been made head of the commercial department of Huntsinger's Business College, Hartford, Conn.

Mr. D. C. Beighey, a recent graduate of the Duquesne University of Pittsburgh and a commercial teacher in one of the High Schools of that city, now heads the Commercial Department of Lakewood, O. Mr. Beighey is an exceptionally fine penman and every inch a gentleman. Lakewood is lucky.

Mr. A. R. Reelhorn, who has been in the La Junta, Colorado, High School, is now in the Commercial Department of the Sioux City, Iowa, High School. Mr. Reelhorn is a fine man as well as an excellent penman.

Mr. Carington Jackson, formerly superintendent of schools of White Sulphur Springs, Montana, resigned his position to become Director of the School of Business, a department of the Northern Normal and Industrial School, Arden, South Dakota. The B. E. wishes Mr. Jackson much success in his new position.

Mr. Robert G. Wharton, who for the past five years has had charge of the Commercial Department of the Pottstown, Pa., Business College, became a new member of the faculty of Pierce School, Philadelphia, on June 1st, in which institution he is instructor in advanced bookkeeping.

LaVene A. Wilson, for the past seven years sales manager of the middle west for the Ellis Publishing Company, of Battle Creek, Mich., in May of this year was elected president of that Company by the directors. Mr. Wilson succeeds the late W. B. Phillips. Mrs. Henrietta Ellis retains the official position she has so ably filled the past fifteen years. The Company's outlook is promising even in these days of war. System is the keynote of efficiency, and that is what the Ellis publications promote.

Irving V. Cobligh, for a number of years at the head of the Commercial Department of the High School, Burlington, Vt., is now in charge of that work in the Marguand School, Brooklyn, N. Y.

Ida M. Gordon, Bunker Hill, W. Va., is now teaching penmanship in the Mansfield, Ohio, High School, having qualified in Columbia Commercial College at Hagerstown, Md., and the Zanerian.

Miss Abby L. Sturtevant, Princeton, Minn., is to be the new commercial teacher in the Deadwood, S. D., High School.

Col. Geo. Soule, President and Founder of Soule College, New Orleans, June 6, 1918, had the degree of Doctor of Laws conferred upon him by Tulane University. In so doing we are not sure which was honored the more, the University or the Colonel. Dr. Soule has had an experience and career not quite paralleled or equaled by any other commercial educator as concerns length and service. He is a man of exceptional personality, commanding in appearance, broad of vision, and benevolent of heart. He is in his 55th year.

Mr. F. S. Robinson has severed his connection with the Walnut Hills High School of Cincinnati, and is now in the government service as a Cost Accountant for the duration of the war. We hope that after the war is over the commercial teaching profession will offer such inducements that a large number of commercial teachers will return to the work. For the good of our country the most highly qualified men and women are needed in the teaching profession as well as in other lines of work.

Miss Mary E. Kumbalek, of Two Rivers, Wis., is now supervisor of Penmanship in the public schools of Grand Junction, Colo.

H. G. Wood is the new Penmanship and Gregg Shorthand teacher in the Los Angeles, Calif., Business College.

F. O. Signs, last year with the Ottumwa, Iowa, High School, has been made head of the commercial department of the Newton, Iowa, High School.

Miss Dorothy Goodwin, of the El Dorado, Kansas, High School, goes to the Thief River Falls, Minn., High School.

Paul H. O'Hara, of the New Bedford, Mass., High School, has been appointed head of the commercial department of Hefley Institute, Brooklyn, New York.

A MEMORIAL

The Sholes Monument Commission has been appointed by the National Shorthand Reporters' Association for the purpose of raising a fund for the erection of a monument in memory of Christopher Latham Sholes, the inventor of the typewriter, whose remains have been lying in an unmarked grave for 28 years.

The appeal for aid in this worthy undertaking is addressed to every man, woman or child who have received benefit from this invention. The donation of a thrift stamp of 25 or 50 cents, which will aid both the government and the commission, will be thankfully acknowledged.

A small volume entitled "The Early History of the Typewriter" is published and on sale, bound in cloth, for \$1.00, the proceeds to be applied entirely to the monument fund.

Address Chas. E. Weller, Secretary-Treasurer, No. 206 Masonic Temple, LaPorte, Ind.



Mr. W. S. Sanford, who has been an instructor in Brown's Danville, Ill., Business College, is now assistant principal in Brown's Kankakee, Ill., Business College. Mr. Sanford has been a big B. E. clubber the past year.

H. F. Kimball, of the Auburn, Me., High School, follows H. E. Congdon as head of the commercial work in the Bangor, Me., High School. Mr. Congdon becomes a teacher in the Bryant & Stratton School, Boston.

W. S. Britton, of the Bryant & Stratton Business College, Buffalo, returns to the Merrill Business College, Stamford, Conn., where he taught two years ago.

W. W. Wightman, who has been head of the beginning department in bookkeeping at the Bryant & Stratton Business College, Buffalo, has gone to France as a Y. M. C. A. Secretary.

Miss Marion E. Hart, of the Putnam, Conn., High School, has received an appointment in the High School of Commerce, Springfield, Mass.

J. C. McClanahan, of Phoenix, has recently joined the Central Business College, Denver.

Miss M. Gertrude Willey, of Lamb's Business College, Brooklyn, N. Y., is a new shorthand teacher in the Coleman National Business College, Newark, N. J.

Mr. L. W. Pulsifer, of the Burlington, Vt., Business College, is a new commercial teacher at Burdett Business College, Boston.

Miss J. Fern Morman, Broken Bow, Nebr., has been made commercial teacher in the Wheaton, Minn., High School.

H. E. Alvis, for many years head of the commercial work of the Burlington, Iowa, High School, goes to the Capital City Commercial College, Madison, Wis., as head of the commercial department.

Agnes Benson, of Black River Falls, Wis., has been elected head commercial teacher of the Morris, Minn., High School.

Miss Stella I. Churm, of the West Pittston, Pa., High School, has been made head of the commercial work of the State Normal School at Mansfield, Pa.

Miss Immogene Warren, of the Behnke-Walker Business College, Portland, Oregon, has accepted appointment in the Everett, Wash., High School.

Melvin Horsey, of the Crisfield, Md., High School, has accepted a position with Drake Business College, Passaic, N. J.

Miss Katharine Sayles, of the Four C's, Des Moines, is a new shorthand teacher in the Spokane, Wash., Expert School.

Leon G. La Fleur, last year with the Warwick High School, River Point, R. I., goes to the Yonkers, N. Y., High School, as head of the commercial work.

Miss E. A. Gillis is a new shorthand teacher in the Washington, D. C., Business College.

Miss Charlotte A. Norton, of Somerville, Mass., is a new commercial teacher in the Stamford, Conn., High School.

Mr. A. R. Beard, last year with Brown's Business College, St. Louis, has been transferred to Brown's Business College, Davenport, Ia.

Mr. L. J. Strong, Aurora, Ill., is to have charge of the commercial work of the Pottstown, Pa., Business College next year.

Harry C. Goggins, who has been with the Beatrice, Nebr., High School during the past year, is to be with the Lincoln, Nebr., High School next year.

Miss Connell will have charge of the commercial work in the High School at Dillon, Mont., next year.

A. J. Mitchell is a new commercial teacher in the Pana, Ill., Township High School.

H. M. Terwilliger goes to the Corning, N. Y., High School for commercial work.

Jessie J. Fisher, recently with the Youngstown, Ohio, Business College, goes to the Mann's Business College, Columbus, Ohio, as a shorthand teacher.

Miss Margaret Doody, last year with the Lake Mahopac, N. Y., High School, goes to the Tuckahoe, N. Y., High School.

Miss Tillie Fiman, of Haverhill, Mass., is a new teacher in the Merchants' and Bankers' School, Hartford, Conn.

E. M. Johnson, who has been in charge of the commercial work of the Salina, Kansas, High School, is one of the many commercial men who have been called into the Government Service.

D. E. Whaley, last year with the Packard Commercial School, New York City, has joined the Y. M. C. A. War Work, and is to go to France.

Miss Lucretia Davis, last year with the North Platte, Nebr., High School, will have charge of the commercial work in Walsenburg, Colo.

Miss A. Estelle Allen, of the Bradford, Pa., High School, is to be with the Bloomfield, N. J., High School next year as a shorthand teacher.

Miss Marie Garnock, last year with the Litchfield, Minn., High School, goes to Staples, Minn., for the High School commercial work next year.

Mr. H. B. Immel, who has been in charge of the High School Commercial work at La Porte, Ind., will have a similar position next year at Fort Wayne, Ind.

Mr. R. S. Baker, for several years with the Concord, N. H., High School, is to be with Burdett College, Boston, next year.

Irving V. Cobligh, for years the head of the commercial work of the Burlington, Vt., High School, has taken a position with the Marquand School (the Y. M. C. A. School), Brooklyn, N. Y.

Archibald T. Caswell is to be a new commercial teacher in the Bethel, Conn., High School next year.

Miss May Beard, of the Bryant & Stratton Business College, Buffalo, is to teach shorthand and typewriting in the New Castle, Pa., High School next year.

J. M. Pierce, of Drake Business College, Newark, N. J., is a new commercial teacher in the Merchants' and Bankers' Business School, New York City.

Miss Lillian M. Philpot, of Corinna, Me., will be with the Middleboro, Mass., High School next year as shorthand teacher.

Ronald M. Pyle is to teach commercial branches in the Coatesville, Pa., Business College next year.

Miss Lottie R. Mitchell is to have charge of the shorthand department of the Woonsocket, R. I., Commercial School for the coming year.

Mr. Adrian E. Holmes, of the Portsmouth, N. H., High School, goes to the Burlington, Vt., High School as head of the commercial work.

C. C. Miller is a recent addition to the staff of Strayer's Business College, Washington, D. C.

Miss Henrietta Radell, who taught commercial work in the Wabasha, Minn., High School last year, is to have similar work with the East Waterloo, Ia., High School, during the coming year.

Miss Eva A. Larson, of Minneapolis, is a new shorthand teacher in Child's Business College, Providence, R. I.

Miss Lena Fogt, for many years with the Cedar Rapids, Ia., Business College, is the new owner of the Central College at Marshtown, Iowa.

Miss Della Briggs has been engaged by the American Business College, Pueblo, Colo., for shorthand work. Miss Ollie Flowers for shorthand and typewriting, and Miss Floy Gillespie for bookkeeping.

Mrs. Jennie E. Brown, who was reported recently as former assistant supervisor of penmanship in Buffalo, was a supervisor of penmanship in Kenmore instead of Buffalo. She also had charge of the penmanship for the High School at Kenmore.

Miss M. S. Smith, Greenport, I. I., is a new commercial teacher in the Plainfield, N. J., High School.

Mr. H. C. Leffingwell, supervisor of writing and commercial teacher in the Meadville, Pa., schools, has accepted a position with Scott Baschert & Co., certified public accountants, of Pittsburgh, Pa.

T. B. Cain, transferred from the Olson Commercial College, Independence, Kansas, to the Douglas Business College, McKeesport, Pennsylvania, where he succeeded C. H. Leasure as Principal, who leaves there to accept a position with the Iron City School of Pittsburgh.



The RED CROSS and CLARA BARTON

Stories from Recent Real Life

By CHARLES T. CRAGIN
Hoboken, Mass.

Up from the meadows rich with corn,
Clear in the cool September morn,
The clustered spires of Frederick stand
Green walled by the hills of Maryland.

It was the month of September in the year 1862. A year and a half of



bloody and disastrous war had convinced the North that Mr. Seward, Secretary of State and wise politician, made a mistake when he said that seventy-five thousand Northern women, with brooms, could go through the South

and put down the rebellion. The South, too, was beginning to change its mind in regard to the ability of one Southerner to lick six Yankees. That was the general estimate previous to 1861, but a year and a half of experience had convinced the Butternut soldiers that one six-foot Yankee of the Michigan iron mines, was about all the average Southerner cared to play with. McClellan's splendid Army of the Potomac had been badly battered and beaten, and reeled back from the soil of Virginia into Maryland, after Pope, who had taken McClellan's place, had written a vainglorious dispatch, saying "From this time forward my headquarters will be in the saddle." Those that didn't like Pope said there were more brains in his saddle than anywhere else about him, for he had been all cut to pieces by Stonewall Jackson at Chancellorsville. McClellan had been called back, to the great joy of the army, and he was preparing to make a last stand against the onward rush of Lee and Jackson, whose victorious army of Virginia was sweeping on towards Washington, 80,000 men had wildly cheered "Little Mac," as the army called McClellan, as, with his glittering staff, he rode down the battle line before the coming fight, ready to meet the oncoming rush of the gray clad host under the stars and bars. They met at Antietam Creek, in Maryland, on the 16th day of September, 1862, and there was fought the bloodiest battle of the Civil War. Over 12,000 men made up the list of killed, wounded and missing on the Union side. There was no digging of trenches in 1862; no field artillery that hurled high explosives anywhere from six to sixty miles; no aeroplanes to act as the eyes of the army; no camouflage to hide things from view. The foes simply came together, the gray against the blue, the hammer and the anvil. The bayonets mixed and crossed and the guns spouted out fire till the blaze burned the beads off the faces of the opponents in that

death grapple on that red day when 12,000 Union men bled for the Stars and Stripes. The rebels lost even more for they were the attacking party and, when the curtain of night fell over the smoking, blood soaked fields, Antietam Creek ran red into the Rappahannock. As the day drew to a close, the gray hosts surged again and again and yet again, up against the very muzzles of the guns of Burnside's batteries, supporting the wavering hosts of "fighting Joe Hooker, and men were cut down like wheat before the reaper. And the reaper was Red Death.

The Coming of the Woman

Behind the great blue army of the North was a wagon train, ten miles long, artillery first, then ammunition, then food and supplies sent up from the rear, and far in the rear of this endless train, for days, had been a big, canvas covered army wagon in which was packed, among the medley of supplies — bandages, chloroform, wine, whiskey, bread and pretty much everything else—a rather small but very athletic woman of forty. A bit thin of face, prominent Grecian nose, wide kindly mouth, firm chin, high, rather narrow forehead, and a wealth of inky black hair which never turned gray. Every motion of the head and body showed alertness, and the dark clear eyes gleamed kindness, intelligence and courage. She was the only woman in the great army, unless it might be some female camp followers about whom the less said, the better. The night of the 15th, as the sun went down, the woman heard from her perch on the army wagon the low rumble of what seemed like distant thunder, the prelude of the coming battle—the flash and rumble of far off guns—and her wagon load of hospital supplies was trapped in the great ten mile long chain of wagons. But this woman was a Yankee woman from Massachusetts—the best state in the Union, so we Massachusetts people think—and the Yankee of New England is resourceful and has a way of getting there. At three o'clock in the morning, just as the East was beginning to turn gray, the heavy, covered wagon, which carried the woman and her supplies, crept quietly out of the encampment where the long train had halted for a few hours' rest, and through fields, over bridges and trenches, such as the modern war tank navigates, she executed a flank movement which put her wagon, her mules, and her deeply cursing mule drivers right up behind the cannon where she wanted to be, and the next morning the storm of the battle burst with all its fury, and the valley of Antietam Creek was a red hell of battle.

The Storm of Battle

There were several stone bridges over Antietam Creek, and across these "Little Mac" hurled his blue-clad host against the army of Virginia. On the far left of the line, "fighting Joe Hooker" had crossed but had been driven back by the furious charge of Stonewall Jackson's

men. To his relief Burnside had rushed his artillery. Cannoneers galloped madly over the blood-stained field and whirled their guns into position and poured a rain of death into the advancing rebels and, around a large farm house which stood on a high knoll overlooking the field of battle was the Union hospital, improvised on the very field itself, and here men, shot all to pieces, slashed with sabers and gashed with bayonets were being brought by scores and hundreds. The blue and the gray alike, for there were many wounded prisoners.

A few doctors, gallant fellows, were doing their best to keep back death from the mangled forms. They had almost nothing to work with. Four tables on the porch of the house had four men upon them for operations all the time. There was no chloroform except a little the doctors had brought in their pockets. There was no wine, no stimulants, no food. Every strip of cloth in the house and the doctor's shirts and underclothing had been torn up for bandages, and the surgeons, without even a string to tie up the bandages, were using corn husks taken from ripening corn in the nearby fields to bind up the bleeding.

The Angel of the Battlefield

And then, in that hour of darkness, out of the smoke cloud across the shot-turn plain there came in sight a mule team, six galloping mules lashed to their utmost speed by the swearing drivers. Behind them a heavy army wagon swayed and jolted. Minnie bullets hissed and cracked around the heads of the long-eared mules and the cursing drivers, and the sod of the field to right and left was torn by solid shot and bursting shells.

The mule team whirled up in front of the farmhouse hospital, the woman, alert, brave and confident, stepped into the place of action.

"In God's name how did you get here?" said Dr. Dunn, of Conneaut, Pennsylvania, the surgeon in charge, and the woman answered: "In God's name. What do you want?" And he said everything. "My God, we haven't got a string to tie up a corn husk bandage!" And she said: "I have got everything." From the wagons there came bandages in great rolls. Wines, whiskey, chloroform, everything to aid the surgeons, and the woman was everywhere. It was no health resort, that hospital on the hilltop. Flying bullets tore the shingles from the roof and shattered the window panes. A shell had knocked off the chimney and a round shot had torn away the ridge pole. A wounded soldier lying near asked the swift moving woman for a drink of water; she bent over and with her right arm raised his head to give him the drink when—Swish!—chug!—a bullet tore through the sleeve of her dress arm, buried itself in the body of the wounded man, and he did not need that drink. She said years afterwards "I never mended that hole in the arm of my dress."



In the barn near the house the woman set up a stove, made gruel and soup and broth and brightly lighted the barn with candles, for the thunder of battle had died away, and night hung deep over the blood-stained field where Antietam Creek, streaked with crimson, ran on its sluggish way through the valley.

She went back to the house and found Doctor Dunn, his head bowed in his hands, sitting in front of a two inch bit of candle which burned feebly on the table. "Good heavens," he said. "Think of it! Here we are with five hundred wounded men, some of them bleeding to death, all of them demanding surgical operations, and that two inch candle is all the light we have to operate by! Scores of them will die before morning?"

The woman took his arm, led him to the window, pointed to the brightly lighted barn and calmly said, "Candles Doctor!" "Have you got them?" said he, "how many?" "All you want," said this angel of the battlefield "Boxes and boxes of them." She had been through the campaign of the Peninsula already and had brought a large supply of candles with her to Antietam, and all night long the surgeons did heroic work to patch up torn human frames. The woman worked fiercely for weeks after the thunder of Antietam had died away and Lee and Jackson had retreated back into the hills of Virginia. Then fever struck her own, and after days of endless toil she went back to Washington.

At the Lacey House

Three months of rest in Washington and we find this dauntless woman at the Lacey House on the bluffs overlooking the Rappahannock where on the opposite side, crowned by Mary's Heights, lay the Virginia city of Fredericksburg held by a strong force of Confederates. General Burnside had become commander of the army of the Potomac and Burnside wanted to get across and take that city, for all the North was howling for him to do it. "On to Richmond!" was the cry everywhere, and Fredericksburg lay blocking the way. Burnside was a brave soldier and a good fellow, but was not over-stocked with brains. Still, he knew enough to know that it was no joke to cross the river on pontoons, capture the city and storm Mary's Heights behind which lay the army of Virginia, but the newspapers kept at him and finally he gave the order, "Bridge the river!" Hundreds of soldiers rushed the pontoons into the sluggish Rappahannock and laid down the planks. There was no sound from the other side, and a cheer went up from the army as they saw the pontoon bridge swiftly extended across the river. But the cheering was checked as a swift rain of bullets from the other side cut down the bridge builders like corn stalks before the reaping sickle. Again and again they tried it only to be shot down by scores on the nar-

row bridge, and then Burnside gave the order: "Man the boats!" The gallant men of the 32nd Michigan sprang into the boats and swiftly rowed across the river; but as they neared the other side sharp shooters shot down scores of them before they reached the shore, scrambled up the banks, and with their bayonets routed out the riflemen from the cellars and warehouses along the river bank. The army rushed across the bridge and from every street of Fredericksburg shots were fired on the charging companies, and batteries thundered from street corners while the Federal guns rained shot and shell through church spires and roof-trees as the army aspired the bugle call to storm Mary's Heights. And up they went, the blue-clad hosts, right into the withering fire from behind the stone wall that crowned the storm-spent crest.

A Call for Help

Across the river on the northern side at the Lacey House, a rather pretentious mansion, on the high bluff was Clara Barton, the Angel of the Battlefield with two or three other women, when the call came from across the river in Fredericksburg, "You are wanted over here." Those about her said, "You must not go. It is death to cross that bridge," but this woman never hesitated, and she did not seem to know what fear was. The rough mule drivers who had come there with her made a body-guard to guide her across the bridge to Fredericksburg on that December day in 1862. Bullets hissed in the water and tore splinters from the planks around their very feet as they crossed. On the other side an officer helped her down from the end of the bridge to the street level. As their hands were raised in the act of stepping down, a piece of exploding shell carried away a portion of the officer's coat and her dress, and the next instant a round shot thundered over their heads and killed a horse and rider not thirty feet in the rear. She left the officer, hurried to the field hospital, and in less than a half hour that same officer was brought to her dead. Fredericksburg was a shambles. 12,653 men were killed, wounded and missing in that terrible defeat of Burnside. Did they appreciate the work of this gallant little woman of Massachusetts in the crowded field hospital at Fredericksburg? A Union general came there and saw her, the only woman at work. He supposed she was one of the few women remaining in Fredericksburg and he said, "Madam, I am very sorry you were unable to go out of the city and I will see that you have proper protection." "General," said that woman as she rose, stained with blood from the side of a dying man, "I believe I am the best protected woman in America," and a hoarse cheer from hundreds of wounded men around her rose at her words and was caught up and carried down the whole line of the army. They did not know what they were cheering about but they

cheered just the same, and the General said, as he recognized her, "Miss Barton, I believe you are the best protected woman in America!"

A few months later she went into a crowded hospital, and every man in that ward who could by any possibility tumble out of bed, did so and stood up and cheered her.

Taming the Mule Drivers

It was several months after Antietam that Clara Barton started to join the army of the Potomac at Fredericksburg. Before going, she made her way to Quartermaster General Rucker, and told him if she could have had five wagons instead of one she could have relieved all the thousands of wounded on the bloody fields of Antietam. And General Rucker, the tears running down his furrowed cheeks, said, "You will have all you want next time," and next time came soon. A private messenger from somebody high up, possibly Lincoln himself, came to her and said, "They will fight again at Fredericksburg. Can you go, and what transportation do you want?" She said, "Yes, I can go, and I want three six mule army teams with good drivers." They gave her six army mule teams and an ambulance. She saw that they were loaded with everything possible, and then she looked at the mule drivers, eight or ten rough looking customers they were. They had driven through the mud of Virginia for a year in the campaign of the Peninsula. They were not soldiers, they were not under military discipline. The profanity of soldiers in Flanders has always been quoted as phenomenal, but the soldiers of Flanders were just innocent kindergarten swearers besides the army mule drivers that had toiled through the mud of Virginia for a year, and they had sworn a solemn swear, in fact several swears, that they would never "By the great horn spoon!" go back to Virginia again. They started, and the language they indulged in was not that of cottillion leaders, social lounge lizzards, nor pink tea attendants, and Miss Barton got the benefit of it. They decided they would go, but they would go as they wanted to.

As early as four o'clock in the afternoon, they turned the mules into a field and prepared to make camp. She sent for the leader and asked him what he was going to do. He assured her in language more picturesque than dainty, that he wasn't going to drive in no blankety-blank night over those blankety - blankety - blankety - blank roads. "Well," she said, "you can drive till night anyway, and you had better do it." There was a look in her eyes that somehow made the rough mule driver think perhaps he had, and they decided they would give her all the ride she wanted, and they kept those teams bumping over the rough roads till late night. She didn't stop them but let them go until about ten o'clock they found she was not going to stop them, so they stopped themselves and made camp. They



felt a little mean at the way they had treated her, and they went quietly over to get their rations of hard tack and salt horse out of the feed boxes in the army wagons. And then they got a call from Miss Barton, and rather sheepishly, they came in a body to answer it. She had prepared a fine meal with hot coffee and soup and everything that a hungry man or woman could desire, and she made these rough mule drivers sit down with her, and she treated them just as politely as if they had been members of the president's cabinet or officers of the army. They were mighty glad when that meal was over, it nearly choked them, and they slouched away one by one and went and got behind the mule teams, where they engaged in earnest conversation. And then, after Miss Barton had washed the dishes and got her things packed away she saw that band of disreputable looking outlaws coming again.

The leader had long, black hair hanging down over his shoulders, eyes as deep as midnight, and he looked like a bandit king. She asked them to sit down by the fire. "No, thank you," said the leader, "We didn't come to warm us, we're used to cold," but he choked a little and said, "We come to tell you that we are mighty ashamed of ourselves." She didn't interrupt him. After gasping a little he went on: "In the first place we didn't want to come. There is fighting ahead and we have seen enough of that, and then again, we never seen no train with a woman bossing it, and we didn't like it, and we have been mighty ornery and mean all day, and said a good many hard things, and you treated us like gentlemen. We had no business to expect that supper from you. It was the best we have had in two years. You have been as polite to us as if we were a general and his staff, and we come to ask your forgiveness and we shan't bother you no more." And it was these eight or ten rough mule drivers that marched as a bodyguard to Clara Barton when she crossed the Rappahannock into Fredericksburg

amid a storm of flying bullets with dead men falling all around her. They never left her so long as she followed the army.

An Incident of the Lacey House

In the Lacey house after the butchery at Fredericksburg were crowded twelve hundred wounded men, and it was only a twelve room house. You can judge how thick they were packed in. They lay so close together that the three or four women nurses and Clara Barton and the doctors had to feel their way very carefully between the wounded men stretched out on floor and table and veranda, and everywhere. As the woman passed through one of the rooms a feeble hand clutched her dress and gave it a little pull. She stopped and found a fellow bleeding to death from an artery severed in his leg. She tore a piece off her skirt, made a tourniquet with a chair rung and stopped the bleeding, and went on and left him. As she left he feebly said: "You saved my life!" Later, a day or two perhaps, she went through one of the rooms again, and again there came that tug at her dress, and a feeble voice said: "You saved my life." Three months later she was passing through one of the wards in a great hospital at Washington, when a long, skinny hand reached out from one of the beds and twitched at her dress, and a hoarse voice said: "You saved my life!" Six months later, or a year later, I don't know how long, as she sat at her office in Washington, she heard the clump, clump, clump, of a wooden leg come stamping down the corridor. Her door softly opened, a head stuck itself way in and a voice said: "You saved my life!"

The American Society of the Red Cross now numbers millions of members, and I believe the readers of this magazine will agree with me that the world never produced a braver woman than Clara Barton, its founder and first president.

Next month I'll tell you about her childhood and early training.

IT FILLS A GREAT NEED Central High School, Jackson, Miss.

June 29, 1918.

Zaner & Bloser Pub. Co.,
Columbus, Ohio.

Dear Sirs:

Inclosed find money order for One Dollar, for which please send me The Business Educator one year, beginning with last month's issue, if you have it.

I have never had any other paper that I have enjoyed and gotten so much real practical good out of as The Business Educator. It fills a great need in its field.

Very sincerely,

J. P. CLARK.

Mr. Albert Philip Meub, teacher of Penmanship in the Pasadena, Calif., High School, has developed into a full-fledged, high-grade entertainer, being especially strong in Yiddish, Irish and Italian stories as well as an interpreter of Riley's poems, etc., etc. During the summer he covered the Pacific Coast Cantonments, Forts, and Naval stations from Camp Lewis in Washington to San Diego as an entertainer in the Y. M. C. A. War Work Circuit. Mr. Meub is skilled in tongue as well as pen, and is therefore sure of employment the year around, including holidays. Many of our readers will be delighted to learn of his merited success and recognition.

Filing is the name of a brand new magazine published at 320 Broadway, New York, by Filing Incorporated, Publishers, at \$1.00 a year. Mr. Rowland W. Jolly is President and Treasurer and Editor, and the magazine, a 36-page periodical, is up-to-the-minute in appearance and contents. It comes, like a war baby, when there are more magazine deaths than births, and it comes to fill a niche and need, and it promises long life and success. We wish it all it deserves by way of prosperity and success in its mission to bring order and dispatch to the important work of filing letters and documents, and a thousand other details of importance.



Certified Teachers in Writing, Norwood, Mass., Public Schools, Austin H. Fitts, Supt., Mrs. Lena Neall Rockwell, Supervisor of Writing (first to right of center in front row). Supt. Fitts is a believer in efficient writing and promotes it on a par with other subjects.



Through our long-time friend and former pupil, Mr. C. S. Jackson, of Seattle, Wash., we learn of the death of Mr. W. F. Giesseman, who departed this life June 12, leaving a widow, son and daughter, and a host of friends to revere his memory.

For nearly a quarter of a century he was at the head of the penmanship department of the Capital City Commercial College, Des Moines, Iowa, going to the Pacific Coast about 1904, where he was associated with commercial schools at Bellingham, Everett, Tacoma, and Seattle, teaching in the Ballard High School of the last named place the last five years of his work.

Mr. Giesseman was a man of sterling character and a penman and teacher of superior quality. A quarter of a century ago, and until he went west, no convention was quite complete without his congenial, level-headed companionship and counsel.

The profession and the world are the richer for his having lived and taught and wrought in fields of friendship and penmanship.

FARMER BERKMAN

May 18 and 19, your editor hied himself to the country home of Mr. and Mrs. Fred Berkman, St. Clair, Ohio, about eight miles north from East Liverpool, for a two days' vacation, feast-over, and reunion of friendships formed in 1906 when he came to the Zanerian from the West.

Mr. Berkman during these past twelve years taught penmanship and other commercial subjects in Cleveland, Spokane, Portland, and Pittsburgh, in a manner distinctly to his credit.

In the summer of 1917 he purchased an 80-acre farm and became a farmer once again, having been reared on one in Kansas when it was "bone dry" sure enough at certain seasons of the year, in more than mere prohibition.

Mr. Berkman has brought to his farm operations the same practical wisdom in planning and skill in execution he employed in penmanship, shorthand, typewriting, and anything he pretended to do, and as a consequence he is developing a highly productive property, with diversified products, such as grains, vegetables, berries, fruits, nuts, poultry, and stock.

We have never known another man who has so completely and successfully changed his profession and carried over so much of near-genius as he has in his interpretation of soil, climate, and products. And, fortunately, his better-half and son are as happy and handy in the work as he, and as a consequence health as well as wealth are coming their way.

Beautiful Little Beaver river flows by the farm and house and amid hills both picturesque and productive.

Mr. Berkman is enough of an artist to enjoy the landscape with its ever-changing aspects due to atmosphere and season, and as a letter writer he can come as near to talking on paper as Eytting and Gaylord, which means that he is not a past but a present master of conversational written English.

Mr. Harry Wildrick, Supr. of Writing, Wilkes-Barre, Pa., Public Schools, has stimulated unusual enthusiasm among his teachers and pupils on the subject of writing. As a consequence, splendid results are being secured. More than five hundred pupils have been awarded Special Certificates. Considering the many interruptions of the past year, this is an enviable record and one which but few cities of the size have equaled.

WANTED!

Copies of the February, 1918, number of The Business Educator, both editions, for our files.

ZANER & BLOSER CO.,
Columbus, Ohio



Mr. M. Otero Colmenero, of San Juan, Porto Rico, whose portrait appears above and whose hand writing is shown herewith, was born in Ponce in 1887 and attended the common schools in the town of Barceloneta until 1907, when he moved to the capitol of the island, at which time he began the study of penmanship and bookkeeping by correspondence, while serving as a clerk in the offices of the American Railroad Company.

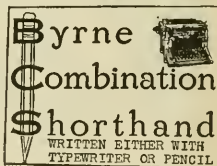
In 1911 he began as stenographer in the Division of Disbursements and Accounts Department of the Interior of Porto Rico, in which he is still employed as bookkeeper.

He owes a remarkable handwriting first, to his own initiative, and second, to the correspondence course he took of Mr. Tamblin, of Kansas City, and third, to THE BUSINESS EDUCATOR. As will be seen from the specimen reproduced herewith, he writes with exceptional freedom and accuracy, coupling artistic interpretation with manual skill. It places him in the front ranks of American penmen, and one whom we will hear from further from time to time.

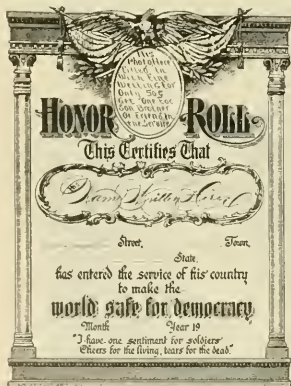
THE TEACHERS' FRIEND

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and has a burning desire
to master the art of pen-
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necessary training and work.*

E. A. LUTHER

Lets Unite to Help the Red Cross!

Send me \$1.00 and you will receive 12 cards with your name written on and some selected specimens of my ornamental penmanship for your scrap book. Fifty cents of each order received before December 31, 1918, will be turned over to the Porto Rico Chapter of the American Red Cross. A receipt for your donation, duly signed by the Treasurer, will be sent to you. You get the whole value of your money and the RED CROSS the profit of our transaction. Think how much we can do without wasting a single penny.

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Bertha Schwartz

These rather remarkable signatures are by Miss Jeannett E. Baldwin, penman, Polytechnic High School, Los Angeles, Calif., and ten of her pupils. Something like a hundred were submitted but pale ink prevented their reproduction. Miss Baldwin wrote the first name and the pupil then wrote underneath. In many it was difficult to distinguish the one from the other. The "Poly" has long since been famous for its fine penmanship under the skilled instruction of Miss Baldwin.

Beautiful War Service Record Etched with a Steel Pen by P. W. Costello, Scranton, Pa.

Send me 50 cents together with the name of your soldier, sailor or Red Cross nurse relative, friend or sweetheart, together with the date of his or her entering the service, and the branch of service in which he or she is engaged in the great world war for democracy, and I will send you postpaid the most beautiful War Service Design on the market, with the record lettered in same in the best possible style. The design is also arranged to permit the mounting in of photo of the young patriot.

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CO-OPERATION

Michigan City, Ind., July 27, 1913
 The Business Educator:

Enclosed find one dollar for renewal of the Business Educator.

I look forward each month for my copy of the B. E. It is a source of inspiration, progression and co-operation to keep in touch with penmanship problems as given in the Business Educator.

Sincerely,
 HENRIETTA LEUSCH,

Supr. of Writing, Public Schools.
 This is only one of the many letters we receive expressing appreciation of our magazine. These letters come from supervisors of writing, teachers, principals, students, etc. You would do well to keep your name on the subscription list, and take advantage of the excellent lessons and splendid articles which will appear in the Business Educator during the coming year.

VISITS WITH A PURPOSE

Editor, The Business Educator:

I have been re-elected to the position of head of commercial department of Fort Smith (Arkansas) High School.

It is my purpose to establish a good reference library for my department, and I have recommended the Business Educator as one of the journals to be included.

I am spending a portion of my vacation time visiting summer schools that maintain a commercial department or commercial courses. It will prove a vast asset to me in my work and it is a kind of recreation that I enjoy.

With best wishes, I am,
 Yours most sincerely,
 T. B. LINER.

Your Chance to purchase a well attended business college in Central Illinois at a reasonable price. Fall term just opened and most students are paying monthly. Owner has to sell on account of doctor's advice. Good terms for right man. Write 357, care of Business Educator, Columbus, Ohio

For Sale Business School in the East. A live proposition with good outlook for Fall, best ever. A live summer campaign for students has already been done. If you have CASH and mean business, write. No time for curiosity seekers.
 A.M.C., care Business Educator, Columbus, Ohio

Mr. H. P. Greenwald, who has charge of the writing in the Western State Normal School, Kalamazoo, Mich., reports a summer school attendance of over one thousand, and in his classes more than one-fourth of that number. He reports a progressive trend in penmanship in the state of Michigan. Besides attending to his own immediate work in penmanship in the Normal, he does some Army "Y" work at Camp Custer each week, spending his vacation week and his summer vacation there also.

Mr. Charles H. Spohn, who has been at the head of the commercial work in the High School at Batavia, New York, has accepted the position as principal of the commercial department of the Bryant and Stratton College at Buffalo, N. Y. Mr. Spohn is a fine progressive young man who will do his part in maintaining the reputation of that institution.

Mr. Michael L. Urda, Ambridge, Pa., has been employed to teach book-keeping, etc., in the High School at Millvale, Pa., under the superintendency of C. C. Williamson. Mr. Urda was a student in the Zanerian when accepting the position.

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A good Commercial School, for CASH. Address
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ENGROSSER WANTED

Young man for permanent position. State age, experience and salary expected, and send a few specimens with first letter.

C. L. RICKETTS,
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THE NEW LIGHTLINE SHORTHAND

The compiler has had over thirty years' experience in writing and teaching standard systems. Built on tried and true principles. No shading, no position, brief and legible. Principles can be learned in half the time devoted to other standard systems. Descriptive circular free. Examination copy to teachers 75 cents.

DAILY PUBLISHING CO., Box 833, Kansas City, Mo.



Wanted First-class Bookkeeping and Penmanship teacher for Business College in Texas. Address Texas, care Business Educator, Columbus, Ohio.

Wanted Experienced male instructor Rowe bookkeeping, penmanship, arithmetic, commercial law; must be expert penman; strong all-around man desired. Salary in keeping; 12 months, two weeks vacation on pay. Address PACIFIC COAST, care Business Educator, Columbus, O.

FOR SALE AT AN EXCEPTIONAL PRICE
26 Solid Oak Commercial Desks - - \$75.00
50 Kitchen Tables for Bookkeeping use 90.00
15 Solid Oak Typewriter Tables - - 40.00

The lot goes for \$200 cash
I am moving into new building and will have all new and uniform fixtures.
E. W. DOAK, Escanaba, Mich.

TEACHERS WANTED
THE INTERSTATE TEACHERS' AGENCY, Macheca Building, New Orleans, has constant demand for Commercial Teachers, at good salaries. Special terms given for enrollment.

WOMEN WANTED IN BANKS
Banks are employing hundreds of girls as bookkeepers, stenographers, tellers, and even cashiers. Clean, pleasant work with short hours and higher pay. Learn by mail. Sixmo. term. Diploma awarded. Send for free book, "How to Become a Banker," by Edgar A. Alcorn.
American School of Banking, 413 E. State St., Columbus, Ohio

For LARGER SALARIES in the WEST write
HAZARD TEACHERS' AGENCY
27th Year. \$1 registers in three offices.
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211 15th Street - DENVER, COLO.

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Wanted A high-class business college manager, one who is capable of earning from \$2,000 to \$5,000 a year; also a good Bookkeeping teacher, male or female, who is a good penman; also a Shorthand teacher who knows Graham-Pitman Shorthand from A to Z. Persons subject to draft need not apply. More than 1,200 students enrolled since January 1. Address
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With the "Know how" of experience. Everything from the idea to the printing. Mailing Cards, Folders, Cuts, Newspaper Ads, Catalogs compiled, Advertising Copy. Don't wrack your brain trying to think up something new. Leading schools from New York to San Francisco use "National" advertising and find it saves them time and money. Everything confidential.
Advertising makes our business successful. Let us do as much for you. Write for samples of our new Mailing Cards and Folders - full of life and color. The big, complete, exclusive school advertising headquarters.
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Commercial Teachers Wanted
at war time salaries. Our booklet "Teaching as a Business" tells all about your opportunities. Sent Free.

The Pratt Teachers' Agency
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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The agency receives many calls for commercial teachers from public and private schools and business colleges.
WM. O. PRATT, MANAGER

ALBERT TEACHERS' AGENCY
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New York, 437 5th Ave. Denver, Symes Bldg.
Spokane, Payton Bldg.

TEACHERS AVAILABLE
COMPETENT lady Gregg shorthand teacher or male commercial and penmanship teacher may be secured by writing at once to
North Star Teachers Agency,
O. J. HANSON, Mgr. FARGO, N. DAK.

\$750.00 TO \$2,800.00
Nine Month Commercial Positions
The best high schools and business colleges are writing us for teachers to begin in September. Fine opportunities now open for qualified beginning teachers. We need 500 experienced teachers to recommend for choice positions. Write us to send you our free literature - state your qualifications briefly.
COOPERATIVE INSTRUCTORS ASSOCIATION
MARION, INDIANA

Vacancies—and Still More Vacancies!
By mail, by telephone, by telegraph, they come—VACANCIES for young teachers and for old teachers; for men and for women, experienced and inexperienced; for teachers of Bookkeeping, of Shorthand, and of all the allied subjects; at high salaries, medium salaries and lower salaries—places, in short, for all sorts and conditions of teachers.
Day in and day out, these places are coming to us—we have them now, and shall have them. It's your own fault, if you don't get the benefit of some of them. Hasten to write for our registration blank—free—and watch results.

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN (INC.) KENTUCKY

FROM EAST TO WEST
Among the many positions we filled in July, these blaze a trail across the continent—and more: Winthrop, Mass., High School; The Packard Commercial School, New York City; Johnstown, Pa., High School; Actual Business College, Canton, Ohio; Havana, Ill., High School; Cedar Rapids, Iowa, Business College; Rawlins, Wyo. High School; Mid-Pacific Institute, Honolulu.
In recent years, September has come to be our busiest month. It is sure to be so this year. May we help you.
THE NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Schools Without Teachers
A number of schools have no teachers to start their commercial work. Some of the larger cities are urgently in need of additional commercial teachers. Among a number of choice openings, we may have just the place you desire. If available for a position in September or October, do not fail to notify us.
NAME _____
ADDRESS _____
THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Mgr. 516-18 Nicholas Bldg., ST. LOUIS, MO.

Mail Coupon or Write Us Today

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Without obligating me, send full details.



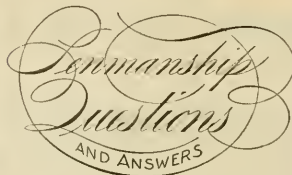
J. C. RYAN, Cardwriter,

Who, without hands, is handier than most people with hands. He travels all over America alone, dresses himself, ties his shoes, buttons his collar, puts on his tie, attends to all of his needs and wants from making change to writing cards, all without hands. He lost his hands in a Dakota blizzard. He does not believe in artificial hands, and uses but a rubber band around his forearm to pick his fork or spoon under, and a wire to button his clothes.

BARGAIN PRICES

First Book 108 Pages, others 32 each.

Business Writing 538 Lessons... 50c—worth \$50.00
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 34 Alphabets of Lettering... 12c—worth \$ 3.00
 Lessons in Engrossing Script... 12c—value \$ 2.00
 95 Lessons in Artistic Writing... 12c—worth \$ 5.00
 Madarasz Engrossing Script... 12c—worth \$ 3.00
 30 Written Cards... 50c 60 Written Cards... 90c
 C. W. JONES, 224 Main Street, Brockton, Mass.



WRITING

1. Write in your best hand: This is a specimen of my formal handwriting such as I try to place before my pupils for purposes of information, illustration and imitation.
2. Outline briefly a lesson plan for the third or fourth grade.
3. Write a set of capitals, small letters and figures.
4. How do you aim to secure application of position and movement or formation of letters taught in the writing lesson?
5. Discuss the importance of good blackboard writing on the part of the teacher.
6. How would you present a lesson to first grade pupils in blackboard writing?
7. What should be done with the left-handed pupil?
8. To what extent does the example set by the teacher influence the attitude and progress of the class in position, movement and general writing habits?

Questions in Writing for County Teachers' Examinations for the State of Ohio by Tom Sawyer, Columbus, Ohio.



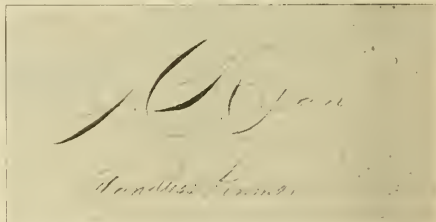
Mr. R. L. Reed, High School Commercial Teacher and Grade Supervisor of Writing, Barborton, O., was born May 23, 1888, in Granger Township, Medina County, O.

After completing the elementary and high school courses, he taught for five years, and then entered the Oberlin Business College, completing the work in 1914, going to Orrville, O., as Commercial and Penmanship teacher, which position he retained until going to his present work.

During the summer of 1916 he attended the Zanerian and added to his penmanship skill and knowledge.

Mr. Reed is a young man of pleasing personality, who is enthusiastic, energetic, sympathetic, skillful, and loyal. He writes a strong, practical, fairly accurate hand and succeeds in inspiring others to write well.

LEARN TO WRITE I can teach you by mail for \$5.00. Address W. C. McIntosh, Krypton, Ky.



THE QUESTION NATURALLY ARISES: "HOW DOES HE DO IT?"

With the right forearm off near the wrist and the left one off near the elbow, J. C. Ryan writes a remarkable hand as shown in his signature herewith. As shown, he holds the pen between his two stumps and writes right along. The secret of it all is TOUCH. Muscle is as sensitive without hands as with, and muscle sense or muscle touch is the secret of superior penmanship. Skin tact or touch is not employed much except in determining textures, temperatures, and surfaces, whereas muscle tact or touch has to do with motion, resistance, weight, momentum, etc. Writing is a motion art, a muscle act. Since, in arm movement writing, the main writing muscles are located in the upper arm and on the back and chest, he employs much the same machinery that penmen employ except that he holds the pen with the ends of both arms instead of with the fingers of one hand. There is one other difference which is both an advantage and disadvantage, in that he uses the muscles of both arms and shoulders, whereas ordinary people employ the machinery of but one arm and shoulder.

He is an inspiration and ought to be given a government job to teach cripples to work and to write without the encumbrances of artificial limbs, when it is best to do so. For artificial limbs and hands destroy much of nature's touch and power. He's a wonderful fellow, enjoys life, lives wholesomely, makes his own money, and spends it generously and well.



Mr. J. M. Holmes, penman and commercial teacher, San Diego, Calif., High School, died June 11, 1918, of creeping paralysis, having resigned his position a year previous.

We quote from a letter received from Mr. T. A. Walton, commercial instructor, as follows:

"Last week I attended the funeral of Mr. Holmes, who has been away from us for some time, and sadly missed by his friends on the faculty. Now we are doubly sorry to lose him for all time. Mr. Holmes was highly esteemed by all who knew him, and especially by his pupils and the members of the faculty. During the times that I called on him in his home I found him to be just as optimistic and brilliant as always, though, as he said, his disease was closing in on him every day like vice. Mr. Holmes took a kindly interest in me from the day we first met and he learned that I came from the Zanerian. But you know Friend Holmes a good deal better than I ever did, and I know that you cannot say too much for him. So I leave it to you to remember him in the B. E. He never failed to speak of his high regard and friendship for you, and I know from your letters that you thought the same of him.

"Perhaps you have seen Mr. Whitacre or heard that he was called to the air service last January. He went East for training, but passed through here a few weeks ago on his way to Washington state, where he is now located. He is an officer supervising the getting out of lumber for airplanes. Now that Mr. Holmes is gone I am the only Zanerian located here, where formerly there were three."

Mr. Holmes came to the Zanerian in 1892, since which time we have respected him as highly as any man we ever knew. We have never known a more perfect gentleman nor a truer Christian.

He was extremely modest, a fine penman, and a teacher whose heart, head and hand worked in unison.



This copyrighted, skillfully-executed, artistic Service design is from the pen of P. W. Costello, Scranton, Pa.

The world is considerably richer for his having passed through it, because he benefitted by his kindly disposition all with whom he came in contact.

He was a native of Ohio, having taught commercial subjects in Bradford, Pa., and Mansfield, O., high schools, going to San Diego about a decade ago.

He leaves a sister living in San Diego, Mrs. Catherine McKamey, 1231 Seventeenth St.; a brother, S. C. Holmes, of Newark, O., and three nieces, Mrs. Stephen O'Donnell, Mrs. Nellie Shaw and Miss Carrie Clark, of Springfield, O.

CAN YOU WRITE CARDS?

Card Writers are "cleaning up" selling our Flag Cards. Send us for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McBEE & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

Will buy paying, well located school at a fair price, on reasonable terms. If proposition will not stand investigation, save your postage. Address, BUSINESS, care of The Business Educator, Columbus, Ohio.

WRITE A BETTER SIGNATURE



I show you how in 12 different styles of your signature (on cards) written in my finest hand. You will be delighted and there is no doubt that you will find one style that you will wish to adopt. The charge is small, 25c. Wrap a quarter in a piece of paper and enclose with your order. Will also send you a set of my capitals. Address

A. P. MEUB,
Expert Penman
High School, Pasadena, Cal.

a b c d e f g h i j k l m n o
 p q r s t u v w x y z
 A B C D E F G H I J K L M
 N O P Q R S T U V W X Y Z

BROAD-PEN BLOCK—By E. A. Lupfer, Columbus, O.

This Broad-Pen Block or Egyptian Text, as it is sometimes called, is an excellent one to practice to train the eye to precision in concept and the hand to mechanical exactness.

The spacing should be the same between the strokes in the letters as between the letters. Great care must be exercised to keep the angle of the point of the pen at forty-five degrees at all times or the vertical and horizontal strokes will not be the same in width. And unless all vertical and horizontal strokes are the same in thickness, the effect will not be pleasing.

The beveled corners in some of the capitals are made by going over them a third time, but it is not necessary to twist or change the angle of the pen in so doing.

The left and lower strokes or sides of the letters are usually made first, and then the top and right sides are made.

It will take considerable practice to train the eye to perceive and the hand to exactness in the execution of straight lines, regularly spaced, uniformly vertical, and well proportioned.

Sharp, square-cut beginnings and endings are desirable, therefore exactness in detail is necessary.

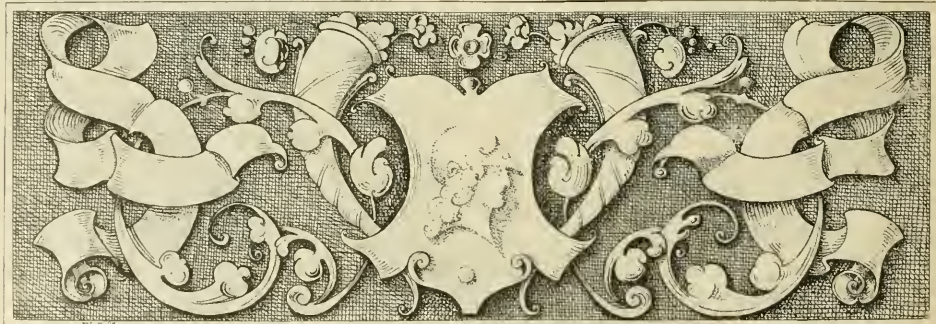
Pencil head and base lines for both capitals and small letters may be used, and if much difficulty is experienced in securing uniform slant and spacing, vertical pencil space lines may also be used to school both eye and hand to accuracy.

India ink, broad-pointed pens, firm paper are necessary for the best work.

Much care, patience, firmness, sureness, and skill are necessary to execute this alphabet, but its mastery makes all other text alphabets easy and excellent.

Little or no retouching with a common pen is necessary or should be indulged in.

One of the many new lessons and beautiful, practical illustrations which appear in *The Zanerian Manual of Alphabets and Engrossing*, which is a revised, enlarged and greatly improved edition of *New Zanerian Alphabets*, published by Zaner & Bloser Co., Columbus, Ohio.



by Miss F. L. Gray, Pupil of E. L. Brown, Rockland, Me.



Mr. Floyd E. Oneth, Rogersville, Mo., died some time in June or July, 1918, aged 28 years. His wife, parents, and one-year-old child survive him.

In 1916 Mr. Oneth married Miss May Miller, of Salt Lake City. college and has for some time given

Last year Mr. Oneth taught commercial subjects in the West High School of Salt Lake City, Utah, resigning his position and work on account of ill health.

In 1912 he completed a course in the Zanerian and achieved such success as a supervisor of writing that in 1915 he was chosen to organize and supervise the instruction of arm movement writing in Porto Rico. So successfully did he accomplish the task that he was offered a permanent position on the Island.

We found him to be every inch a gentleman, thorough in anything he professed either knowledge or skill, modest, loyal to his friends, and true to his convictions. It is indeed a tragedy for one so young and inspiring to depart so untimely through no fault of his own.

Our sympathy goes to those who gave him to us and to her who won his love and who was worthy of him.

SPECIAL OFFER!

With every one dollar order for my inks I will send free one set of ornamental capitals or one beautiful flourished bird executed with white and gold ink on blue paper SATIN GLOSS, the worlds best glossy ink 4 oz bottle, 60 cts. NONESUCH, the ink with the brown line and black shade, same price.

Sample cards executed with these inks free for a two cent stamp.

A. W. DAKIN,
604 W. Colvin St. Syracuse, N. Y.

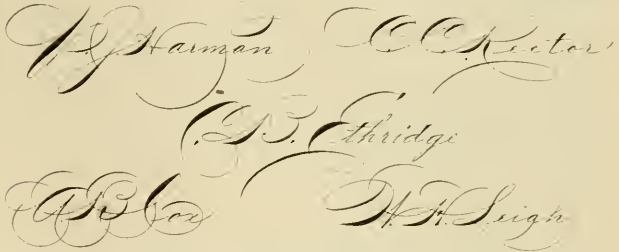
Engrossing and Card Writing

are my specialties. Were you satisfied with your last year's diplomas, and the price you paid to have them filled in? Write for samples and prices, 12 cards, plain or fancy, 25c.

G. D. GRISET,
2909 CENTRAL EVANSTON, ILL.



Certificate winners, Robbins Junior High School, Trenton, N. J., E. H. McGhee, penman, (in center).



By A. B. Cox, Penman, Strayer's Business College, Washington, D. C. Mr. Cox is as fine a teacher as penman and a still finer fellow.



By M. Otero Colmenero, San Juan, Porto Rico, Box 486. Mr. Colmenero is the finest penman in our island possession, and one who ranks among the most skillful of America.



DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Title Page. Close attention must be given to balance in a design, also to arrangement of masses. Unless your design "holds together," it is a failure, although it may be accurate and finished in detail.

This design is not an elaborate one, neither is it simple, but fills the middle ground of elaborateness and simplicity.

The decoration on initial "P" is adapted from the acanthus leaf, modified here and there to meet the requirements of decorative effect. The entire design must be laid off roughly in pencil, merely suggesting size and

character of lettering and ornament. A detail drawing should follow, with special attention to form and color values. Pencil the principal lines of lettering, aiming for accuracy in form and spacing. Use India ink for all kinds of pen drawing. Pen technique refers to the method of using lines and dots in treating color values.

Outline scroll work with a No. 5 broad pen, aiming for uniform thickness in the strokes. Use a No. 170 Gillott pen for lining scroll work, carrying the thickness and spacing of the lines to produce the different tone values. Background of initial "P" was ruled with a No. 3 broad pen. Cross-hatch lines at top to obtain the dark tone. Avoid using weak, indistinct lines, and aim for full, sweeping curves. "Block in" lettering first with a No. 1 or 2 broad pen, according to size of letter desired, and afterwards rule edges, striving for uniform verticality. Add relief line for finish, also Chinese white dots and lines. The stippled background and wreath adds a softness and delicacy which, in contrast to the hard lines, is most pleasing.

Study the details of this design crit-

ically; we are sure it is worthy of your best efforts.

This design can be treated most effectively in color, and the only reason why we give this study in pen technique is the fact that color drawings reproduce very unsatisfactorily from a standpoint of color values. Pen drawing is very satisfactory for cuts for commercial purposes, but the delicacy of wash drawing is better for resolution work.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Employment Department and Employee Relations—F. C. Henderschott and F. E. Weakly. La Salle Extension University, Chicago. Paper cover, 60 pages, price not given.

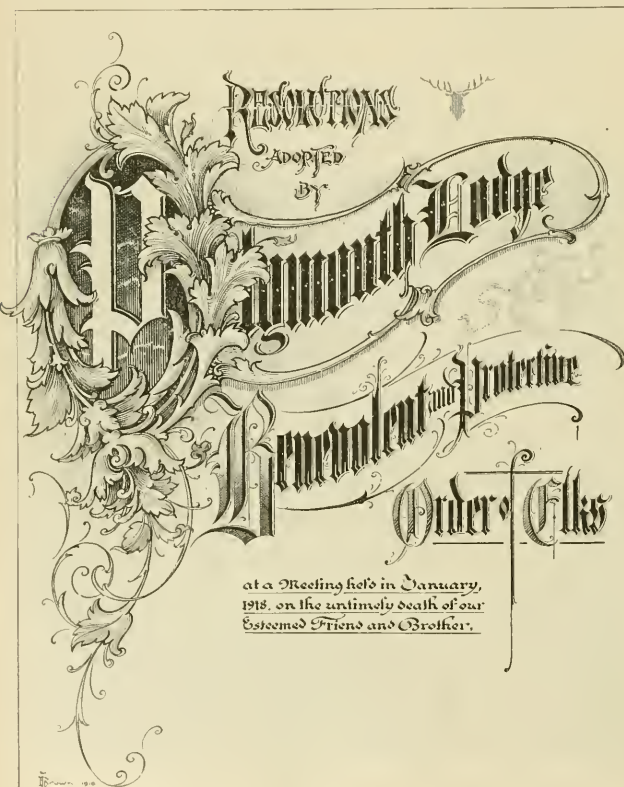
This book describes the organization and duties of an employment department, the function of the employment manager, his relations to other departments, the sources of the labor supply, and the scientific method of selecting people for their jobs. This last includes tests for general intelligence, special intelligence, and manual dexterity; physical examinations; and the observation of temperament. Mental capacity tests which have been found reliable are given in full.

War Time Control of Industry—The Experience of England, Howard L. Gray. Professor of History in Bryn Mawr College. The MacMillan Co., New York. Cloth, 307 pages, price \$1.75.

This volume is a review and analysis of the successive stages of Governmental control of industry, particularly in England. The volume is of immediate value in showing what has been done in England toward the solution of problems with which this country is just beginning to deal, and which will have to be solved in the light of what has been done, as well as in conformity to coming events, which each year must be viewed at somewhat unusual angles. Railways, munitions, labor, mines, woolens, leather, food and agriculture are all dealt with. The last chapter entitled "Conclusions and Comparisons" is very illuminating.

Experiments in Educational Psychology—Daniel Starch, Ph. D. The MacMillan Company, New York. Cloth, 204 pages, illustrated, price \$1.00.

This volume has not only been designed to serve as a guide for laboratory experiments in educational psychology, but has served more largely in the past few years than any other book of which we have knowledge. The experiments selected have a direct bearing upon educational





problems. The material is of such a simple and concrete nature that little or no previous training is necessary to carry on experimental work so as to determine mental clearness and alertness. The book possesses a double value in that it enables one not only to test a class but to begin at home by testing one's own perceptions and performances.

The Science of Judging Men—Edwin Morrell, B. S., Knox School of Salesmanship and Business Efficiency, Cleveland, Ohio. Board covers, 145 pages, illustrated, price not given.

The author was for several years a professor of psychology in an Ohio college and has for some time given his entire attention to teaching business men concrete psychology as it pertains to the interpretation of human nature. This volume bids well to do for the present generation what phrenology and physiognomy did for the past generation because it has brought these elements and experimental sciences and arts up to date. The volume is profusely illustrated with drawings and photographs illustrating unmistakably the characteristics discussed therein. The temperments are treated as a basis for interpreting character, supplemented by the "Face of Man." "National Psychology" is given a deserved chapter in the book. "Sikographs" of President Wilson, Rockefeller, Bryan, Goethals

and other notable men are given including one in our own field of endeavor, Mr. Harry C. Spillman. Of course, the purpose of the book is to train observation and thus to help one to judge rather than misjudge human nature, and to appreciate rather than to suspicion character, for human nature rightly taught and viewed makes one critical of self rather than of others. We verily believe in the old saying that the "Greatest study of mankind is man" and it therefore gives us pleasure to commend this book.

Pitman's Phrase Books, Chemical and Drug Trades. Isaac Pitman & Sons, N. Y., Toronto, and London. Cloth boards, 76 pages, illustrated, price 85 cents.

The volume is specially prepared for clerks, typists, or stenographers preparing for or employed in the many branches of the Chemical and Drug industry and trade. The introductory chapters are the result of long experience by one engaged in such work. A list of some 1,500 phrases and characters are given, such as are frequently used in that line.

Skinner's Big Idea. Henry Irving Dodge. Harper & Brothers, Publishers, New York. Boards, 80 pages, price not given.

The story tells how an over-age office force was rejuvenated when the

senior partners went on a tour to South America and the junior partner stayed home in order to throw responsibility upon shoulders that had not been exercised. In a word, Skinner shocked his subordinates into thinking and responsible beings by delegating to them authority. As a consequence they worked with enthusiasm and surprised their employers upon their return with their vim and youthfulness. It's a good suggestive short story.

Recent U. S. Government Educational Publications

Copies of which may be procured by addressing the Superintendent of Documents, Government Printing Office, Washington, D. C.

Bulletin, 1917, No. 51. Moral Values in Secondary Education. Price, 5 cents.

Bulletin, 1917, No. 22. The Money Value of Education. Price, 15 cents.

Bulletin, 1918, No. 3. Agricultural Instruction in the High Schools of Six Eastern States. Price, 10 cents.

Bulletin, 1918, No. 11. A Community Center, What it is and how to Organize It. Price, 10 cents.

Bulletin, 1917, No. 54. Training in Courtesy. Margaret S. McNaught. Price, 10 cents. (The best book of the kind we have seen.—Editor.)

About Books

An Italian proverb says: *There is no worse robber than a bad book.*

Quoting from Tom Brown: *Some books, like the city of London, fare the better for being burned.*

And now, one from Carlyle: *If a book comes from the heart, it will contrive to reach the heart.*

As applied to text-books, the intellect or understanding is to be reached, rather than the heart, or emotions. A poor text-book robs the student of the time that he should have spent studying from a good book.

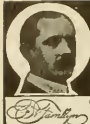
Practical Text Books for Practical Schools have been specially prepared by authors of practical experience, both in school and in business. These books grip the attention and reach the intellect, and compel the understanding. There is no waste of time. The right thing is learned speedily. There is no wrong thing to be unlearned.

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I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be cleverly written on a card if you enclose stamp.

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The Leading Magazine Devoted to Commercial Education and Penmanship. Beautifully Illustrated.

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Beautiful Oxidized Silver Watch For given Free with single subscriptions at \$1.00 per year.

The American Penman ³⁰ Irving Place New York

HIGGINS' ETERNAL INK-ENGROSSING INK

WRITES EVERLASTINGLY BLACK



THE ETERNAL INK is for general writing in pen or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc., (2 oz. bottle by mail 30c.) These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO., Mfrs. 271 NINTH ST. BROOKLYN, N. Y.



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in getting position and muscular movement in your writing? If so, use the Myograph for pen and ink work and Adjuster for pencil. They positively prevent finger-motion and wrong position. Myograph 20c. Adjuster 10c. postpaid, or both for 25c. A Pencil Economizer free with order. Send stamps. The demonstration by little 6-year-old Lucinda Miller (the writing marvel) at the recent Commercial Teachers' Federation meeting convinced all who saw the exhibition that our claims are not exaggerated. Try them in your classes. Address

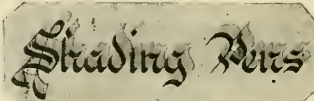
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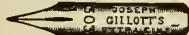


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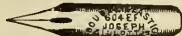
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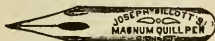
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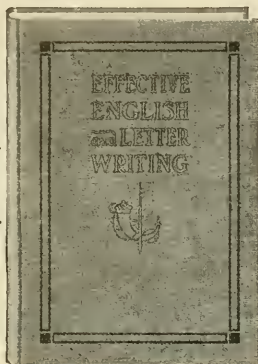
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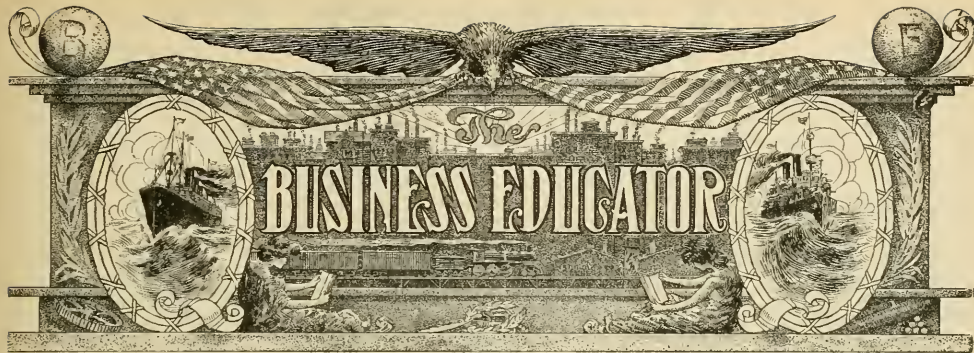
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VOLUME XXIV

COLUMBUS, OHIO, OCTOBER, 1918

NUMBER 11

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My dear Mr. Secretary:

I am pleased to know that despite the unusual burdens imposed upon our people by the war they have maintained their schools and other agencies of education so nearly at their normal efficiency. That this should be continued throughout the war and that, in so far as the draft law will permit, there should be no falling off in attendance in elementary schools, high schools or colleges is a matter of the very greatest importance, affecting both our strength in war and our national welfare and efficiency when the war is over. So long as the war continues there will be constant need of very large numbers of men and women of the highest and most thorough training for war service in many lines. After the war there will be urgent need not only for trained leadership in all lines of industrial, commercial, social and civic life, but for a very high average of intelligence and preparation on the part of the people. I would therefore urge that the people continue to give generous support to their schools of all grades and that the schools adjust themselves as wisely as possible to the new conditions to the end that no boy or girl shall have less opportunity for education because of the war and that the Nation may be strengthened as it can only be through the right education of all its people.

Cordially and sincerely yours,

WOODROW WILSON.

Hon. Franklin K. Lane,
Secretary of the Interior.

MERIT AND OPPORTUNITY

The better private business schools merit support along commercial educational lines because they have evolved that line of instruction and are capable of doing it better than any other class of institutions. They always have, and will continue to do so for some time at least, turned out better stenographers and bookkeepers in less time than public institutions because they specialize and intensify instruction, devote more hours to it each day, and have older pupils than in high schools.

These better private business schools deserve the patronage of the government in the line of vocational

education, for if stenography and bookkeeping are not vocations and consequently vocational subjects for instruction, then there are no such thing along any line. The government should grasp the opportunity of the best instruction in the best business schools, both private and public, and do so on the basis of merit solely.

Then, too, the re-training and further training of disabled soldiers should be as much the part of the private business school as any other. It is prepared to the work in bookkeeping, shorthand, typewriting, business English, penmanship, commercial arithmetic, etc., better than any other, and the disabled soldier deserves the best.

At a meeting on Sept. 7 of the Executive Board of the National Commercial Teacher's Federation, it was decided to postpone the 1918 Convention one year as a war measure.



Developmental Practice in Rapid Movement Writing

By TOM SAWYIER, Columbus, Ohio

THE MOVEMENT PHASE OF WRITING

Movement in writing is first of all dependent upon an efficient adjustment of the running parts of the writing machinery. A good, healthful and efficient position is, therefore, of prime importance and should be understood and maintained by the writer at all times from the start. Start right and then keep going in the right direction is the perpetual suggestion.

Facility in the writing action is the result of arm movement as the basic source of motivity. The so-called "muscular," "fore-arm" and "forearm" movements are synonymous and may be used interchangeably. Rapid movement writing is acquired by persistence in the use of the large arm muscles as opposed to excessive finger movement. Arm muscles are capable of doing maximal effort without tire. Finger activity as a means of pen propulsion is inadequate, because limited in extent of power and endurance and restricted in ease and grace of action. Arm movement promotes endurance and agility for the writing act, and in consequence lends force and character to the written product.

Quality or legibility and speed in movement are the present-day requirements. Too high speed is productive of illegibility and scribbling. Finger movement and low speed is obstructive to efficiency. Formation and reproduction should be developed in a well-balanced combination to produce a practical, social-service handwriting.

Development of u. Exercise 1. Begin and end this drill with an upward curve. Count: Start-1-2-3-4-5-6-1-2-3-4-5-6-curve.

Exercise 2. Count: a-1-2-3-4-5-6-swing. Emphasize down strokes as indicated by the arrow.

Exercise 3. Count: Start-1-2-3-4-5-6-1-2-1-2-1-2. Keep spacing wide between the letters.

Exercise 4. Count: 1-2-3-4-5-6-7-curve. Watch position of body. Glide the little finger freely.

Exercise 5. Count on the up or connective strokes.

Exercise 6. Count 6 for the retraced oval and go quickly to the letter group similar to Exercise 3.

Exercises 7, 8 and 9 are good to develop a running motion for the u. Keep turns rounding and angles sharp. All down strokes should slant alike.

Exercises 10 and 11. Count: 1-2-3-4-5-6-down-down for the exercises and a-1-2 for each small u made singly. Sometimes count on up strokes of u as 1-2-3.

Exercise 12. Watch the slant of down strokes in u. Join u in groups of four to the count of a-1-2-1-2-1-2-1-2-1-2. Keep turns narrow and rounding and angles sharp. Watch spacing and size. Keep a good position and use a free movement. A and O may be used as a review in connection with the u-movement. Write a page or more of this exercise. Criticise your work from time to time. Study is essential to progressive practice.

Development of C. Exercise 1. Retrace the oval 6 times and finish similar to the upward swing in ending C. Maintain the "oval" or elliptical shape and not a circular form. Watch spacing and size.

Exercise 2. The small arrow indicates the direction of motion in starting. Form the loop, swing up and around into the oval which should be retraced 6 times and finished. Keep definitely in mind the contour of C. Count: loop-1-2-3-4-5-6-swing. Uniformity is desirable.

Exercise 3. Count: loop-1-2-3-4-5-6-swing C. Make the loop part lower than the top curve. Go up and around. Keep sufficient space between loop and the downward curve. Write on the base line.

Exercise 4. A real "C-shell" exercise, indeed, and a good one, too. Start the loop feature and in spiral-like motion gradually fill the entire space in capital C and finish as a C. Sit up straight and you can see better, also make C better.

Exercise 5. Good for the small "direct" loop in C. Start much as C and finish as in the act of completing a C. Move briskly.

Exercise 6. The loop of C is much like small o in appearance and size. Join in groups of three. Economize space and systematize practice. Write also in the middle of space to school the eye in alignment. Use a free, gliding arm action.

Exercise 7. Complete C except finish and surround with a retraced oval taller than the letter form enclosed. Follow with C's made singly. Be plain, free and quick. Do your "double" best.

Exercises 8, 9 and 10. Capital C in connection with the i-like drill or joined to letters in groups is good movement application. Practice these drills faithfully and industriously. Make a compound curve of the finish of C in joining to o. Exercise 10 affords practice on abbreviations. Study copy carefully. Close small o, and pause at shoulder of r.

The signatures should be practiced with attention directed to spacing, slope and size. Study space between the initials, finish each word carefully and freely. Keep a good healthful position.

Development of Numbers 1, 4, 6, 9, 7. Exercise 1. Begin with the "push and pull" drill and alternate with number 1 in pairs of six, evenly spaced, with uniformity in slant and size. Stop the 1 definitely on the base line. Be quick!

Exercise 2. The straight line exercise should be made with a rapid in-and-out vibratory action. Keep bottom of drill on the base line. 4 starts and ends like 1. Bring the horizontal stroke low in 4 of which last down stroke crosses. Stop suddenly on the base line. For number 4 count: 1-2-3, quickly, lightly, rhythmically.

Exercise 3. Start 7 exercise with a dot and attach the straight line drill without pause. Top of 7 is a small compound curve. Down stroke is straight and goes a trifle below the base line. Lift the pen while in motion. Be plain!

Exercise 4. Begin like a and change to the "compact," straight line drill. Number 9 should be closed at the top, otherwise it may resemble 7 or 4. Finish like 7 below the line. Slant, size, spacing should be uniform.

Exercise 5 is the straight line with a six as a final stroke. Back of 6 should be kept straight. How about yours? Finish figure with a small loop or oval separated from the stem stroke. Count: 1-2, 1-2, or 1-loop.

Exercise 6 is a variation on figure 6. Start like number 1 and add the small loop motion, or "pig-tail" finish. Alternate the 6's in groups of three. Count: 1-2-3-4-5-6, 1-2, 3-4, 5-6. Emphasize the i-like strokes.

Exercise 7. These numbers all have straight stroke elements similar to number 1. Write the line many times. Strive for plainness, sureness, quickness. Figures should be unmistakably easy to read. Place a row between the lines on the paper to economize space, and keep a vertical alignment as in arrangement for addition.

E. E. EEEEE E. C. EEEEE EEE CEE EEE



Development of E. **Exercise 1.** Watch position of body, arm, hand, pen and paper. Glide the little finger freely. Roll the arm on the muscle near the elbow. Gradually diminish the compact oval in size as shown. Practice it again and again. Keep exercise on the base line. Good for control.

Exercise 2 is made up of direct retraced ovals in the form of E. Start where E begins, retrace top and bottom oval 6 times each. Go from one to the other without lifting the pen. Think the transition before making it. Finish like the swing of E.

Exercise 3 is an E-tracer. Go a little slowly over the form at first and increase speed as facility is acquired. Be mentally alert and physically active. Count: start-1-2-3-4-5-6-7-swing for upper oval and 2 for lower part. Start and end like E. Be graceful.

Exercise 4. Make a single E and surround with the "direct" retraced oval, with a finishing curve similar to E. Keep space regular between forms.

Exercise 5. Study the copy carefully, and trace with dry pen at first. Alternate the two oval adaptations or make a line of each. Think slanting ovals, systematic arrangement. Good for mental alertness and muscular agility. Persevere. Be confident.

Exercise 6. Always know what is wanted before practicing upon it. Little arrow indicates start of motion in the loop oval. Do not get oval too large. Think clearly. Relaxation of muscles is essential.

Exercise 7. Alternate capital E and C. Both these capitals have similar beginnings and endings. Keep slant, size and spacing regular. Practice same capitals one-half height shown. The E may start with a dot if desired.

Exercises 8, 9, 10, 11, 12 are designed to develop applied action. They present capital and small letter motions in combination. Pause slightly at the little dot or "blind loop" in v and w before joining and finishing. Study each copy closely before practice. Write many lines of each. Watch position of paper and hand.

The signature-like combinations afford excellent practice in arrangement. Study size, slant, spacing. The practical letter combinations should be given considerable practice. Keep spacing wide between capitals. Develop confidence and power.

Development of n. **Exercise 1** starts and ends like n.—An appropriate adaptation of straight lines in this connection. Keep height and slant the same throughout.

Exercise 2. Let the count indicate down strokes or over-turn impulses. Create freeness. Relax stiff muscles. Refrain from gripping.

Exercises 3 and 4. Start with a double turn tracer. Keep turns similar at top and bottom. Trace No. 4 with dry pen. Count on up strokes as well as on downward motions.

Exercise 5. Reverse the motion for development of over-turn. This is an important drill and should be practiced to overcome awkwardness and tendency to make wild, erratic motions. Arrow shows the way.

Exercise 6. Similar to No. 2 only stress is laid on up or connective strokes in the movement process. Aim to make angles sharp and turns well rounded.

Exercise 7. Count: curve-1-2-3-4-5-6-curve. Give three counts to single n. Keep last down stroke on same slant as first.

Exercises 8 and 9. Join two n's. Make a sharp distinction between turn and angle. This is an excellent combination for much practice.

Not accuracy but pleasing legibility is the form-goal. Freedom must combine with form to produce desirable ends. Practice each word at least 25 times. Pause to detect chieffaults and practice to overcome them. Pause again to make improvement.

Development of D. See that position is both healthful and efficient. Strive to harness the uncontrolled motions and make still greater improvement.

Exercise 1. Alternate the "O-tracer" and the "push and pull." Attention to slant, spacing, size. Turn out some good work now.

Exercise 2. Similar to the retraced oval with O finish with a toe loop attached. Start the D and go into oval tracer 6 counts and swing upward as in capital O. Persevere.

Exercise 3. Count 6 for straight line and for the toe loop exercise count: down-1-2-3-4-5-6-D-swing. Suppress a too rapid movement in the tiny reverse oval tracer and thus avoid losing control of the lower curve and finish of D.

Exercise 4. Now, try single D and the slanting line exercise. Count: 1-2-3 for D and retrace line movement 6 times. Keep the lower loop and the base curve on the line.

Exercise 5. Finish D upward. In this drill attach the i-like drill to the finishing stroke of D. Repeat same drill beneath to occupy open space remaining. The m-like drill may also be used as a fill in. Strive for freedom and control.

Exercise 6. D and O end alike. Do yours? Swing them off and see. Keep letters equidistant from each other. Swing them upward. Count 1-2-3, 1-2, etc. Single D's 50 a minute; single O's 60 a minute. Think clearly before you act.

Exercises 7 and 8. Capital and small letter movement combined. Do your "level" best. Be systematic in your practice. Strive to make tangible progress.

Exercise 9. For initial drill in joining D. Count: down-loop-loop-1-2-3-4-5-6. For D's grouped count: down, loop-loop, down-loop-loop, etc., or 1-2-3—1-2-3—1-2-3. Keeping at it means to win.

The name and address is good application material. The signature should be considered as to spacing, etc.

Development of m. **Exercises 1 and 2.** Start boldly and forcefully with emphasis on up strokes and then on the down strokes. Keep turns fully curved and slanting strokes uniform in slope and separation. Make last down stroke same in slant. Finish gracefully. Now reduce in size as shown in No. 2.

Exercise 3. Direct attention to the location and size of turns. Count: 1-2-3-4 and think of uniformity of turns. Last turn at base line should be similarly curved. Draw the first form and increase speed as skill is acquired.

Exercises 4 and 5. Follow the retraced oval and straight line drills with the upper turn exercise. A difficulty arises in the transition or application of motion. Be alert to control erratic flights of the pen.

Exercise 6. The reverse oval adaptation is for the over motion in m, and the straight line exercise is for the down strokes in m. Follow with single m's counting for up strokes at times and then for the slanting stroke. Count: Start-1-2-3-4-5-6, start-1-2-3-4-5-6-7-8-9-10-curve, 1-2-3-4, 1-2-3-4.

Exercise 7. Join the m to a retraced oval and make "double" m and repeat. Count on down strokes only, 6 for the oval and 1-2-3 for the m. For connected m's count: 1-2-3—1-2-3, 1-2-3—1-2-3. Pause to criticize and then practice to make improvement.

mmmm NN mmmm
mmmm NN mmmm
mmmm NN mmmm
 nine noon name noun none inn

010101 000000 1010101

01010101 000000 0000

000000 000000 01000001

D.O. Dunum, Dover, O. O.D. Doner

mmmm mmmm mmmm mmmm
mmmm mmmm mmmm mmmm
mmmm mmmm mmmm mmmm
 mine mimic memento ammunition

mmmm mmmm mmmm mmmm

mmmm mmmm mmmm

mmmm mmmm mmmm mmmm

Pun Pen Pun P.P. Pine P.P. Punum

mmmm mmmm mmmm mmmm
mmmm mmmm mmmm mmmm
 excel execute examine maximum



The word mine is a favorite practice word. The words "mimic" and "memento" are excellent ones. Keep spacing wider between letters than in letters. Keep size and slant uniform, too. Hook the c and close the o before finishing. Control the height of e's in "memento."

Ammunition is in demand. How much mental and physical ammunition do you possess? Display it in rapid fire fashion as you drive the pen through this rather long word. Uniformity, legibility and ease are the keys to good writing.

Development of P. Exercises 1 and 2. The forearm should act quickly in and out of the sleeve in a somewhat diagonal manner. Slant of push and pull should be about on the line of vision. The "indirect" compact oval needs thorough practice. Keep the up strokes and down strokes the same in quality of line. Position!

Exercise 3. Retrace the slanting line 8 times and join a half space reverse-compact oval. Repeat the oval drill in the open space remaining. The transitional movement is important. Trace the push and pull quite near to the top before changing to the oval.

Exercise 4. Count: start-down-2-3-4-5-6-7-8-around-2-3-4-5-6-7-8. Keep your mind on the pen and the pen on the paper throughout drill.

Exercise 5 has a still closer relation to the capital P shape. Think clearly before acting. Count: 1-2-3-4-5-6-oval-1-2-3-4-5-6-swing.

Exercise 6. Count: curve-1-2-3-4-5-6-oval or circle. Make the oval as nearly round as possible. Retrace the last up stroke quite near the top. Finish with an easy, graceful leftward swing.

Exercise 7. Count: curve-down-1-2-3-4-5-6-swing. Place the oval close to the stem retrace. Do not lift the pen. Study and steady practice win.

Exercise 8. Study copy carefully. Use an in and out and circular motion. Do not retrace too rapidly, or it will force the oval away from the stem and the letter will have an open, unsightly appearance. Count: curve-pull-circle or 1-2-3 at the rate of from 50-60 a minute.

Exercises 9, 10, 11 and 12. Nos. 9 and 10 are good word-like drills. Watch spacing between capital and the lower- and upper-turn movement. Nos. 11 and 12 are good name-like drills. Keep capitals same in slant, size and spacing.

Give much practice to the capital in easy words and signatures. Three P's joined is a good one to develop the connecting act. Pause slightly before making connective stroke in the capitals joined.

Development of x. Exercise 1. Begin "Push and pull" with an upper turn and end with a lower turn. Start and end like small x.

Exercise 2. Observe direction of ovals as shown by arrows. Touch the oval forms. Lift the pen and reverse motion for the second part of drill. Count: curve-1-2-3-4-5-6, 1-2-3-4-5-6-curve.

Exercise 3. Study exercises thoroughly before drilling upon them. Use same count as for No. 2.

Exercise 4. Begin like n and end like small i. Make a central contact of the downward motions. This style of x is essentially similar to capital X. Avoid separating parts of letter. Lift the pen. Count: 1-2, 3-4 and retrace about 6 times.

Exercise 5. After study, practice to the count 1-6 and pause to direct change of action.

Exercise 6. Small x looks the same inverted. Test your practice and proceed to improve. Be quick, be plain, be sure. Stop first section of letter on the base line. Start second part no higher than the turn in first principle.

Exercise 7. Emphasize down strokes. Bring last downward line in series to the base line and stop. Lift pen to finish exercise.

Exercises 8 and 9. Count: 1-2-3-4-5-6-x, swing-x, etc., swing-x, swing-x, swing. Avoid a spasmodic or a sluggish motion.

These drills harness form to movement and drive it to work. The words are excellent for practice. Excel your former efforts to execute form and movement. Examine your practice; become your own critic. Develop maximum fluency and power for the writing act. Lift the pen to complete the x in writing words. Remember position.

Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.

3-B grade. Form, 75%; Movement, 122%; Quality, 99%; according to the Chillicothe Survey Report. Price 10 cents.

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A Good Handwriting
Means a Well Trained
Hand, and that is the
Key to Efficiency.

LESSON No. 7

This lesson has to do with word practice. Beginning with the easiest letters, the plates gradually become more difficult until (in Plate 7) words with upper and lower loop combinations are given. These words (in Plate 7) were chosen because they offer practice on the hardest letter combinations one meets up against.

I firmly believe that work of this nature (the practicing of words containing difficult combinations) is the best form of practice one can follow.

Write four copies of each plate before taking up the next. Don't hurry. Remember you are trying to improve your writing. Take your time. Sit erect. Use the push and pull motion. Some letters are more difficult than others, so take a little more time on them.

Pay as much attention to the last letter of every word as you do to the first letter.

abcdefghijklmnopqrstuvwxyz

abcdefghijklmnopqrstuvwxyz

Plate 1. These alphabets are given as an illustration of pen lifting (or pen picking). When doing their best work, all professional penmen lift their pens frequently so as to reset their arms, and start fresh, as it were. Certain letters offer the penman an opportunity to lift his pen, reset his arm, and then continue, without making a broken line. Exercise No. 2 illustrates certain letters that may be used to advantage as half way houses. Practice up on pen-lifting. It comes in handy.

in iris incision inner incisiveness

use user union universe uncovers

we wise warren woman winsome

no none nonsense nerve nominee

men mean mourn monomaniac

van vase vicarious voraciousness

Plate 2. Watch slant, spacing, and relative height of letters. Try for a rhythmic, easy, push and pull motion. Don't hurry; just take your time. You are trying to improve.

renos renon reno xerasia xenomania

eve even leaves enamour excessive

can cacao camera caucus cascara

an anon amain acacia amnesia

on or ore once onion omnivorous

You should be able to write the longest word on these plates without lifting your pen. If your arm doesn't feel free while writing such long words, it is a good sign that such practice is just what you need.



see sears sows scissors susurru
titter tact tactics tows tarantisms
do did dad dado down didactics
pipe papa's purpose papoose periscope

Plate 4. Remember that the t, d, and p extend the same height above the base line.

jig joy jigger jogging joying jejune
gag gong grudge griping going g
yes yug yours years young yearning
zeros zang zygon zigzaggy zygomycetes
quiz quag query quayage quagga q

Plate 5. Don't make the lower loops too long. If too long, lower loops conflict with the writing that follows. Finish every word as painstakingly as you begin it.

lull level lilac lineal lintel littlest
barb babu babble bubble barbarous
hah huh hush hunch hallabaloo he
kick kink khaki kiss knickknack
if of off fluffy falsify fifing fifty fie

Plate 6. Don't forget your push and pull movement. A little finger movement helps the loops. Finish the b carefully.

The second part of the k is taller than the second part of the h.

How about the i in i?

Try pen lifting now.

flying by fly filly fledge flightily sly
gripingly gradually gayly grudgingly
flabby flashily lazily flourishingly my
hay guiltlessly lovingly lowly lying
higgling happily haughtily hospitably

Plate 7. Heavy lifting develops a strong back. Difficult combinations develop skill and confidence.

Some persons think they can write because they can scribble, "Nine men mine in a mine." Ask those simps to try "My heifer was smelling alfalfa hay."

This plate, if consistently practiced, will give you skill and confidence of which you haven't dreamed.

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7
2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8
3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9
4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0
6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2
7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3

When making figures use the little finger as a hinge. The figures are so small (ordinarily) that it is not necessary for one's little finger to slide. Of course, even this hinge action is arm movement, as the propelling power comes from the upper arm.

By James D. Todd, Salt Lake City, Utah. Mr. Todd is a wonderfully accurate writer, and he writes quite rapidly, too.

*Little Jack Horner sat in a corner.
Little Jack Horner sat in a corner.
Little Jack Horner sat in a corner.
Little Jack Horner sat in a corner,
Little Jack Horner sat in a corner,
Little Jack Horner sat in a corner,
Little Jack Horner sat in a corner.
Little Jack Horner sat in a corner.
Little Jack Horner*



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

ART AND ACT

Until recent times writing was taught as an art—something beautiful as well as useful. It was taught along certain definite lines of slant, size and spacing. Legibility, accuracy and beauty were all emphasized. Position, movement and speed received secondary attention, and sometimes scant attention. But the world moved on in its work and in due course of time handwriting dropped behind the spirit of the times, and, as is usually the case, a revolution took place in which, as is usually the case, the tables were turned.

In recent times, consequently, writing has been taught and promoted as an act, the art being secondary to the act. It has been and is being taught along certain definite lines of position, movement and speed, with less emphasis upon form. As a consequence there is much writing that is scrawly and unsightly.

It was a case of formalism giving way to mannerism. Both form and manner are essential to the completed product, but they should balance. Too much form means impeded expression; too much movement means impeded reading; the right mixture or correlation means good writing and good reading qualities.

A certain amount of formalism and mannerism in teaching and learning is essential to efficiency, but in the end they are objectionable as such. Too many teachers carry them too far, and "diminishing returns" in interest and results follow. The formal in art and act must be merged into the informal and individual or much of it is lost.

COST OF ENGRAVING

The increasing costs of certain chemicals and metals and the shortage of skilled chemists have increased greatly the cost of engraving so that it will be difficult to continue to give

as many copies and illustrations in penmanship in the B. E. as heretofore.

We shall be unable to give as many small miscellaneous specimens as in the past, but we hope to surprise rather than disappoint our readers from month to month.

You can help by sending subscriptions, news items, contributions and specimens.

Commercial education and good penmanship help to win the war by making for intelligent and efficient work.

Engraving now costs us between two and three hundred percent more than before the war.

"CARRY OVER"

"Why do not more pupils use the 'muscular' movement in all of their writing?" is a question frequently asked by conscientious teachers.

The answer must necessarily conform to conditions, and they vary greatly. Generally speaking, one can say that the instruction has been insufficient in quantity or in time, wrong thinking, or that too little attention to the application from day to day of the things taught.

The use or application is the proof of the teaching, or of the teaching having taken and consequently "carried over."

But it is wrong to conclude that because everything taught did not carry over that the teaching is wrong or a failure. If enough of position to safeguard health and foundation movement has carried over; if enough of arm movement to insure ease and efficiency has carried over; if enough of form for legibility and sightliness has carried over; and if enough speed for expression and efficiency has carried over, then the teaching has been a success, even though posture is not perfect; even though fingers co-operate with the arm to the extent of "fifty fifty;" even though form does not analyze or conform to a particular degree in slant; and even though speed does not run to or above 100 letters (twenty words) a minute.

One reason why much of the teaching in writing does not "carry over"

is that the thing attempted is too formally presented both in matter and manner. Extremity forces pupils to abandon the thing taught at.

We recently heard of a certain city having abandoned "muscular" movement because it did not "carry over." And it did not carry over because the type of movement taught from the first grade was extreme and required too much time and effort on the part of teacher and taught.

"Too much is too much" is a very old and meaning-full expression, and it applies to penmanship methods and practice as well as to anything, for if too much movement is taught it will always mean that too little of something else just as important has been neglected. Extremes react.

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*Tact
AND
Tension*

Touch and Tension are closely related — muscle sensitiveness is necessary to efficiency. The muscle feels as well as moves. Tact relates to feeling, whether by cuticle or muscle.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Relating
to Commercial Education

*Have you invested in
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DEPARTMENT OF THE INTERIOR Bureau of Education

Washington, D. C., May 13, 1918.

FOR PRINCIPALS OF HIGH SCHOOLS AND ELEMENTARY SCHOOLS OF SEVENTH AND EIGHTH GRADES

Tentative Course in Commercial Education and Preliminary Training for
Domestic and Foreign Commerce, with Some Emphasis Upon
Foreign Service for the Government

The following course of study is designed for use in schools of seventh and eighth grade that have departmental teaching and in the regular four-year high school. All subjects in this course should be presented, whenever possible, with some emphasis upon foreign trade and foreign relations of the United States. It is likely that geography texts will some day treat as a unit the physical resources, means of transportation, and the trade habits and customs of trading nations of the world. For the present, however, this important subject must be subdivided in the manner herewith suggested.

Pennmanship is not offered as a special subject but is to be taught in connection with the courses in English and bookkeeping. Beginning with the second year in High School, the students should be provided with facilities for typing all prepared work, such as themes, exercises, etc. No attempt has been made to include supplementary courses like music, gymnasium, etc., nor to give the number of recitation periods per week for each subject. The policy of assembly or class talks on special business topics or business policy by business experts and men of affairs should be encouraged.

In the arrangement of the subjects, due consideration is given to the knowledge that many students leave school at the end of the eighth grade or at the end of the second year of high school. For the present, therefore, the welfare of these students, with consequent economic gain to the nation, must be kept in view in outlining any course of training that prepares for careers in trade and commerce.

COURSE OF STUDY SEVENTH GRADE

First Semester

Foreign Language
English
Arithmetic
Physical Geography
History of the United States

Second Semester

Foreign Language
English
Arithmetic
Political Geography
History of the United States

EIGHTH GRADE

First Semester

Foreign Language
Typewriting
Arithmetic
Commercial Geography
Merchandising

Second Semester

Foreign Language
Typewriting
Arithmetic
History of Commerce
Civics

HIGH SCHOOL

First Semester

Business English, Pennmanship, and Spelling
Commercial Arithmetic
Commercial Geography
Typewriting
Modern Language

Second Semester

Business English, Pennmanship, and Spelling
Commercial Arithmetic
Commercial Geography
Typewriting
Modern Language

SECOND YEAR

First Semester

Stenography
Algebra, or
Office Appliances, Filing, etc.
Bookkeeping (with Business Knowledge)
History of Commerce
Modern Language

Second Semester

Stenography
Algebra, or
Merchandising (buying and selling)
Bookkeeping (with Business Practice)
History of Commerce
Modern Language

THIRD YEAR

First Semester

Biology
Civics
Modern Language
Economic History of United States
Stenography, or
Foreign Classics in English, or
Commercial Products

Second Semester

Tropical Resources and Hygiene
Civics
Modern Language
Economic History of United States
Stenography, or
Foreign Classics in English, or
Chemistry of Commerce

FOURTH YEAR

First Semester

Principles of Economics
History of the United States,
(with emphasis upon foreign relations)
Foreign Trade of the United States
Modern Language
Business Organization and Management

Second Semester

Economics (Transportation and Banking)
History of the United States,
(with emphasis upon foreign relations)
Foreign Trade of the United States
Modern Language
Elementary Commercial Law

MENTAL

MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

The Value that is Proved

The greatest thing that can happen to any human being is for him to win and to keep his self-respect and the respect of others. It is also the greatest thing that can happen to any nation. This tremendous war is proving to the world as nothing has ever done before, the real worth of humanity.

In times past, many of us have not always felt kindly toward people in general, and foreigners in particular. In more ways than one we have been "nations snarling at each others' heels." The average American, for instance, has had rather a poor opinion of the average Britisher.

We never grew tired of telling, how we licked him in 1776 and again in 1812, and why. As an individual we made fun of his manners, his speech, his sports, his dress, and especially his inability to see a joke. We even questioned his courage. I have heard an eminent statesman declare that the British were a nation of cowardly shop keepers and griggish aristocracy, who made other people do their fighting — a people that kept the world bullied by its navy, and grabbed territory at every opportunity. It isn't so very long ago that our "patriotism" consisted chiefly in twisting the tail of the British lion. This was a favorite pastime with our Fourth of July orators, editors and politicians.

As for the British, and especially the Canadians, they were not at all backward in giving us back as good as we sent, and the contumely they meted out to us Yankees was "heaped measure, pressed and shaken down." In all these years, we managed to keep from actual fighting, although we were perilously near it two or three times.

But now! During the last three or four years, have you heard anybody but a negligible pro-German do any sneering at the British? And have you heard about how the American flag has become almost as common a sight in England and in Canada as the Union Jack itself? Just why? Americans and English are not in the least different from what they were before this war started. This is what has happened for us. We have seen British manhood and valor demonstrated on the reeking fields of France. We have seen British national honor and courage vindicated when the British Government threw down the gauntlet before the German Kaiser, and told him without an hour's parley, that he and his iron





helmeted legions would not be allowed to crush the liberties and civilization of Belgium and France.

And what have the British learned about us? They have learned that we Yankees are not merely a race of money making braggards. They have seen us pouring our billions and billions of treasure and credit into the common war chest. They have seen us in less than a year train and send to the front a million of fighting young Americans. And they have seen these trained youngsters, fresh from our shops and farms, meeting the hardened Prussian Guards—the most capable soldiers of the earth—in a man to man fight, and forcing them pell-mell backward in utter rout over scores of square miles of recaptured frontage.

Briton and American have found each other, that is all. Each has measured up to the greatest stature of manhood, and each knows it!

It is a bright promise for the future peace and happiness of the world that this is so.

Recognition and Service Rather quietly—in fact, without any red fire or blare of trumpets whatever—a very important victory has recently been won by the private business schools of this country. This is nothing less than a practically assured arrangement, whereby crippled soldiers, returned from Europe, are to be given a business education (when they wish it), and that this training is to be supplied by private business colleges selected by the Government. This work has been carried on in Canada for two or three years, but in schools especially established for the purpose by the Canadian Government. At first, it was proposed to follow this course in the United States, the proposed schools to be established at various points as required, or perhaps, the cantonments, where the soldiers had been trained, might be filled up and used for this educational work.

But it was fortunately suggested to the Board of Vocational Education, (which has the matter in hand), that the United States is already equipped with hundreds of high grade and efficient business schools, that are more likely to give these disabled young men the kind of training they need than would any school conducted by government officials. It was also suggested that the soldier boys are fairly well "fed up" on cantonment life, and militaristic and official environment, and would welcome a change. It was made apparent, also, that the private business schools are in a better position to secure employment for the soldier when his course is completed than would any government school, located possibly at a distance from employment centers.

Early in July a conference meeting was quietly arranged at Washington between officials of the Vocational Board and representatives of some twenty-five leading private business

schools of the East and Central West. The whole matter was gone into thoroughly, and with a gratifying frankness, on both sides.

I think there is no doubt that the idea will be carried out, and that the next year will see hundreds, possibly thousands, of our disabled young soldiers receiving a practical business education in our business schools, at Government expense.

I believe the following tentative general plan was agreed upon at the conference:

1. The Vocational Board is to select such schools, as it thinks best, for the service to be rendered.

2. Any school selected is to receive as tuition, whatever it has been charging the public for similar service.

3. No school is to be permitted to advertise or otherwise exploit the fact that it has been selected by the Government as a place of business training for any soldiers.

4. Other things being equal, a school will be selected that is convenient to the home of the soldiers, and perhaps to some extent, the wishes of the soldier himself may be consulted.

I wish that such old war-horses of business education as S. S. Packard, G. W. Brown, Robert Spencer, T. B. Stowell, J. F. Spaulding, H. B. Bryant and others, could have lived to see the despised "business colleges" thus officially recognized by the Government of the United States.

These schools have rendered a service to American commerce, and to the American people, that has rarely indeed been properly recognized, and for one I have every confidence that the patriotic service they are now called upon to render will more than justify the confidence that is to be reposed in them.

I believe I am telling no tales out of school when I state that Mr. Fred C. Nichols, of Rochester, N. Y., now with the Vocational Board, of Washington, is the man to whom credit is mainly due in bringing about the proposed arrangement. Mr. Nichols won his spurs as a business college teacher, and no one knows better than he that it is the part of wisdom to have this training of the crippled soldiers done in the schools that are really fitted to do it.

Hats off to Fred Nichols!

Work Will Win the War I have been reading on various bill boards, and placards, of a lot of things that will win the war. "Food will win the War." "Ships will win the War." "Coal will win the War." "Aeroplanes will win the War," and so on. Probably all of them will help; it is certain that no one of them will do it alone. The one thing that will come nearest to winning the war will be WORK, and this, of course, includes most of the others. Now, there are two kinds of work in this connection; first, the work that is directly doing the things that have to be

done; producing food, producing the things needed for ships, guns, munitions, etc., making the ships, guns, etc., running the railroads and ships to convey them, training soldiers, and finally what the soldiers themselves do in the trenches, the most glorious work of all. Second, there is the work that has not the slightest relation to the war,—and there is a lot of this,—such work as making fancy silk clothing, and laced lingerie, making beer and other intoxicants, and the forty and one fool things that you will find at the soda fountains, making cut glassware, and all the various, fancy jigamirigs used in filling out the average expensive home. Just walk through the retail district of any city and see the stacks of things that clutter up the show windows, and note the crowds of eager, high-heeled, silk stockinged, mostly overfed women, who pour along the streets and into the shops to buy these things.

Just who and what are these women? Millionaires? Not on your life. Ninety percent of them are the wives and daughters of working men, and artisans, or else working women themselves, who are just now handling more money than they ever thought of handling in their lives.

Now to keep the show windows full of the fool things these reckless spenders buy takes WORK, and a lot of it. And every hour of this work so far as winning the war is concerned is worse than wasted. It was in an audience the other day where there were at least a hundred women knitting things for the soldiers. But these women wore enough costly and luxurious clothes and jewelry to consume more labor than their knitting would amount to in ten years.

"But if we all quit buying everything except what we have to have, what will become of business?"

Yes, I was just waiting for you to ask that. The answer is, that those who really want to see the Hun beaten to his knees do not care a hang about the business that gets in the way of our doing it. It would be a good thing if every one of these needless businesses were to go broke.

When I was in Washington the other day they told me about a big manufacturer of jewelry and other fillagree stuff, who went to Secretary McAdoo to complain bitterly that a certain ruling of the Treasury Department would react disastrously on his business. The Secretary looked him sternly in the eye and observed, "Well, sir, allow me to say to you that I don't care a d—m whether you make any money at all." In other words, this is not the time to be making money out of gew gaws.

Now, the moral of the preachment is, that every one of us who is really in earnest about wanting to "do our bit to lick the Kaiser," should stop short off the buying of everything that we don't absolutely need. If everybody in America would do this,

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BOOKKEEPING VIEWPOINTS

The Second of a Series of Articles on the Teaching of Bookkeeping

By W. A. SHEAFFER,

Head of Commercial Department, West Division High School,
Milwaukee, Wis., and Practicing Accountant

THE TEACHING OF ACCOUNTS

It is not my purpose to discuss the merits of the various methods of teaching bookkeeping to beginners. They are commonly known as the account method, the journal method, the use of all of the books of entry at once, the financial statement method, and combinations and modifications of these four methods. I am going to presume that no matter what method is used, with the possible exception of the financial statement method, it will be preceded by or combined with a study of accounts. I thoroughly believe in teaching accounts primarily, at the beginning, rather than books of entry. I believe that all of these methods, if rightly used, must include from the beginning a progressive study of accounts. This can easily be done in all of these methods except the financial statement method.

Just a word about this method. In many ways it would be the ideal method if it could be taught to an ideal class of mature students. But it demands such an analysis of business problems and transactions, and such an intimate acquaintance with business that it becomes a very difficult method when presented to the average high school class instead of to the ideal mature class. The method is from its nature more of a university method than a high school method. It is like teaching pupils to analyze a sentence before they know the elements of sentence structure and the parts of speech, or like asking pupils to understand the commerce of a country without first studying its natural conditions, its resources, its government, and its people.

In the study of accounts there are two extremes to be avoided at the beginning. One is making the study of accounts simply a study of rules governing the accounts; the other, that of making the study too technical and including transactions beyond the knowledge and capabilities of the pupil at that time. The purpose should be to make the study of accounts a means of understanding the principles of double entry bookkeeping and to build up an understanding of these accounts such that the pupil can use them intelligently in the making of statements and closing the ledger.

Let us consider these two extremes, both of which should be avoided. The study of an account should not be a study of the rules for debiting and crediting the account. The tendency is to make rules to fit each kind of transaction that affects the

account instead of allowing the pupil to reason them out from general rules and principles. It is so much easier for the teacher and pupils if the text book tells the pupils what account to debit or credit or refers to the rule in the text for debiting or crediting the account for that particular transaction. But does it teach him accounts? Or does it simply make him dependent upon the text book or upon the teacher? It is not a teaching of accounts, it is teaching rules instead. Such a use of rules makes the pupil an imitator, a dexterous performer to see how quickly he can find the rule in his text that covers that particular transaction.

Neither should the study of accounts at the beginning be a study of practically all of the possible transactions that may take place that might affect that particular account, and perhaps the technical method of closing the account also. Perhaps you may say that this is an extreme view and one that is not found in actual teaching. But I assure you that it is used by a considerable number of teachers. We don't teach any other subject in the course in that way. What would you think of a teacher of commercial arithmetic when he was teaching the first principles or case of percentage teaching at the same time all the possible applications of this principle to the difficult problems of gain and loss, commission and brokerage, commercial discount, etc.? You would say, "Let him learn the principles of percentage first, then apply them, one by one, to new subjects and new problems." Or, what would you think of a teacher of commercial law saying to his class after it had studied one of the elements of contracts, agreement for example, "Now we will apply that principle that we have just learned to agency, partnership, and corporation agreements." You would say at once that the pupil must have a broader foundation and understanding of the elements of contracts before he can understand their application to the more difficult kinds of organization.

You may ask, "What is the harm of teaching pupils how to close the account when you are first studying the account?" If it is a financial account closed simply by **Balance** there is little objection to it, although, to my mind, it should not be taught when the account is first studied, but after studying several accounts that are closed in the same way. But the closing of an account depends upon a proper understanding of what the account represents. It is easy to explain the reason for closing cash, the

personal accounts, notes receivable and notes payable by **Balance**. It follows as a natural result. The same cannot be said of the closing of merchandise expense, and the proprietor's account. Before the closing of these accounts can be understood, the pupils must understand the different factors that cause an increase or decrease in proprietorship. They must make statements showing the changes in the business and the present condition of the business. They are not ready for this until they have entered several short series of transactions, or sets, posted them to the ledger, taken a trial balance, and analyzed the accounts in the statements of profits and losses and assets and liabilities.

Every teacher of bookkeeping knows how anxious pupils are to complete a set and begin a new one. He knows, too, that the drill must be varied so as not to discourage the pupil or make him feel that bookkeeping is nothing but imitation and routine work. The teacher must watch the development of his class, by having frequent class recitations, and introduce the analytical part, the making of statements and the closing of the ledger at the proper time. Nor should the teacher wait till the class is ready to make statements before he prepares his class for it. He should begin preparing his class for it several days before the technical closing of the ledger is studied. Begin with some simple exercises in changes in proprietorship. Suppose a man begins a grocery business with a cash investment of \$1000. He buys a stock of groceries for \$600 cash. Is he worth any more or less than before? He pays \$40 for rent of store for one month and \$15 for clerk hire. What is his worth now? He sells groceries that cost \$5 for \$6. Has his net worth changed? Exercises of this kind can be multiplied. They will give pupils a better understanding of each account and its relation to the others, and will prepare them for the closing of the ledger.

It is customary to begin the study of accounts by studying the cash account. This is good pedagogy provided no attempt is made to teach the double entry principle at first. It matters little whether the teaching of cash is in the form of the cash account or a simple cash book, so long as it is confined to teaching the idea of cash debit or cash credit. The analysis should be the simplest possible at first, and the pupil should not be burdened with a study of what caused the cash to come in or to go out. This should be followed by a study of merchandise, expense, and personal accounts. If one were to follow the historical order of the development of the idea of debit and credit, he would begin with a study of personal accounts. The expressions "debit" and "credit" were no doubt first used to express the relation that exists between the business and the buyer of goods, commonly called a debtor, and the relation to



the seller, commonly called the creditor. But these accounts are easier understood after a study of the cash and merchandise accounts.

Many take up the study of notes receivable and notes payable also at this time, but it seems to me much better for the pupils to get a good understanding of open book accounts before studying notes. They should understand how the different transactions affect personal accounts, and make use of them in short series of transactions or exercises. Many teachers do not at first see the reasons why it is better to put off a little the study of notes. If the average pupil were to examine the account of John Jones, who owed the business \$100 and found a credit for \$100 due to a note he had given to the business, he would say that John Jones owes the business nothing. But the proprietor knows that John Jones' debt on open book account has simply been superseded by a higher and better form of account, a note receivable. This can easily be understood after the pupil knows personal accounts.

After the pupil understands the accounts of cash, merchandise, expense and the personal accounts, he is ready to study the double-entry principle as related to these accounts. Here is where he must first make a double analysis. Up to this time he has simply been answering the question, "Is it a debit or a credit of the particular account which he has been studying?" He must now study the relation of cause and effect. He knows that if cash comes in there is something that has caused cash to come in. It may be the proprietor's investment, a sale of goods, or a receipt from a customer on account. He will now see that his study of accounts will greatly aid him in understanding the double-entry equation.

In many ways it would be desirable to put off the study of the proprietor's account until the pupil is ready to study the changes that take place in proprietorship. Every teacher finds it difficult at first to make his pupils see the relation that exists between the business and the proprietor. They can't see at first how changes in the business change the results of the proprietorship. But the proprietor's account must be introduced at this time in order to formulate a complete series of transactions to give the pupil drill in the various steps that should be taken from the recording of the transactions to the finding of the results of the business. But nothing but simple investments and withdrawals of cash should be studied at first.

Many teachers seem to think that the step from the study of the separate accounts to the study of the double-entry principle or equation is a difficult one. But if they will confine their teaching at first to exchanges of cash and gradually progress to the study of the non-cash transac-

Washington, D. C., May 15, 1918.

FOR THE PRESIDENTS OF COLLEGES AND UNIVERSITIES

Tentative Four-Year College Course in Preparation for Domestic and Foreign Trade and Foreign Service of the Government

This proposed course of study is offered mainly with the design of helping the smaller institutions in the United States, lacking this very necessary and special type of training, to evolve a course of study within the range of their present possibilities and satisfactory to the end in view in the pursuit of such a course of study. Among the leading subjects that should receive treatment in the college course are the following: Two or more modern commercial languages with ample opportunity to acquire a conversational use; accounting applied to export problems; the history and geography of commerce with special and separate treatment of the five main geographical divisions; commercial products; organization of home factory and office for export trade; export policies; foreign advertising and salesmanship; foreign commerce and commercial development and commercial policies; trade relations of the United States; international banking and foreign exchange; credits; trade mark and patent laws; foreign investments; foreign transportation systems; ocean transportation systems; ocean transportation; port and terminal facilities; marine insurance; international, mercantile and maritime law; industrial, fiscal and customs legislation; comparative government; tropical hygiene. Many of these subjects are now offered in the larger institutions, and even receive more advanced treatment than the course of study herewith submitted would seem to imply.

The amount of time to be given to each subject will vary according to the requirements of each institution. The real difficulty lies in the acceptance by our colleges of the subjects mentioned in the first year which are, however, worthy of college treatment and are fundamental and essential in any course of training for foreign trade. Until our cities have more generally established high schools of commerce, with natural articulation with the commercial department of our higher institutions, it is absolutely necessary that the latter, in planning for an adequate course of instruction for foreign trade, substitute on an elective basis for the customary first year group of studies, subjects similar to those mentioned in the following course of study.

FOUR-YEAR COLLEGE COURSE

(Wherever alternative subjects are given, it is intended that one subject should be pursued by the student of domestic and foreign trade and the other by the student of diplomatic or consular service.)

FIRST SEMESTER		FIRST YEAR	
First Semester		Second Semester	
1. Advanced Business Arithmetic and Rapid Calculation.	2. Advanced Commercial Correspondence.	1. Advanced Business Arithmetic and Rapid Calculation.	2. Trade Documents and Office Practice.
3. History of Commerce (Ethnographic and Historical Background.)	4. First Modern Language.*	3. History of Commerce (Ethnographic and Historical Background.)	4. First Modern Language.
5. Stenography and Typewriting, or Commercial Chemistry.		5. Stenography and Typewriting, or Commercial Chemistry.	
SECOND YEAR		SECOND YEAR	
1. Principles of Accounting.	2. Salesmanship and Advertising.	1. Commercial Law.	2. Public Speaking and Publicity.
3. History of Commerce (Products, markets and trade movements).	4. First Modern Language.	3. History of Commerce (Products, markets and trade movements).	4. First Modern Language.
5. Economics, Industrial and Political History of the United States.		5. Economics, Industrial and Political History of the United States.	
THIRD YEAR		THIRD YEAR	
1. Economics (Transportation, money and banking)	2. Representative Biographies of International Leaders and Publicists.	1. Advanced Industrial and Social Civics (Social and labor legislation and immigration and citizenship laws).	2. Representative Biographies of International Leaders and Publicists.
3. International Law, or Organization and Management of Factory and Home Office.	4. First Modern Language.	3. Maritime Law, or Foreign Trade Problems.	4. First Modern Language.
5. Second Modern Language.		5. Second Modern Language.	
FOURTH YEAR		FOURTH YEAR	
1. Current Political History of Europe and Near East, or Foreign Trade with Europe and Near East.	2. Comparative Government, or Foreign Investments.	1. Current Political History of Latin-America and Far East, or Foreign Trade with Latin-America and Far East.	2. Tropical Resources and Hygiene.
3. American Diplomacy, Treaties and Foreign Policy, or Fiscal and Customs Legislation.	4. Second Modern Language.	3. Diplomatic and Consular Practices, or International Banking and Foreign Exchange.	4. Second Modern Language.
5. Third Modern Language.		5. Third Modern Language.	

* Other subjects may be substituted for the modern language requirement whenever the previous training in modern language of the students warrant substitution.

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The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents. [Editor.]

No. 19

FAULTY EXPRESSION IN DICTATION

In the effort to turn out letters as quickly as possible, a dangerous tendency to make letters machine-like must be avoided. Often the emphasis is placed on getting the letter written rather than on getting a definite result from the letter.

Letters are sure to sound machine-like if they are loaded with peculiar jargon so common to many business messages. Absurd phrases that have been handed down by business men for years are listed below, along with other phraseology so often troublesome to the dictator.

Attached hereto. "Hereto" is superfluous. You could not attach anything under separate cover.

At the present time. Say "at present," and avoid two unnecessary words.

Advise. Avoid this word as you would a plague. It is the most abused of all business English words. It is much better to say "inform" or "tell." The same should govern the expression "please be advised."

At this time. Avoid in such expressions as "We are sending you at this time our price list." Simply say "We are sending you our price list."

At hand or has come to hand. Very stereotyped and meaningless. It is much better to say "We have received."

Appear and seem. Discriminate between these two words. "Appear" refers to that which manifests itself to the senses. "Seem" applies to that which is manifested to the mind on reflection. "Seem" gives or creates the impression of being. A man may seem honest, but he cannot appear so.

Apt, likely and liable. "Apt" implies a tendency or natural fitness. "Likely" applies to a contingent and is considered as very probable. "Liable" has the suggestion of danger as, "You are liable for damages."

Awful means to fill with awe. The expression, "I had an awful good time," is incorrect. A good time could not be awful.

Balance, remainder and rest. A bookkeeper keeps a balance by addition and subtraction. Balance means equality and should not be used in the sense of remainder, or rest. It is incorrect to say, "We are sending the balance of the order."

Can, may. "Can" means ability. "May" means permission. "Can we ship this by express?" is wrong because what we really wish is permission. Correct uses of these words are: "May" we ship this by express? and "We can" ship these on Thursday.

Capacity and ability. "Capacity" is receptive or containing power, while "ability" means power of achieving. "He has the capacity to learn salesmanship and the ability to work hard."

Disclose and expose do not mean the same. "Expose" means to reveal or lay bare without regard to manner. "Disclose" means to lay open to view.

Esteemed favor. These words should not be included in your business vocabulary.

Effect and affect. "To effect" means to accomplish. "Affect" means to influence. Men "effect" price changes that "affect" business conditions.

Favor is a kindness rendered and not a letter. A letter may do an act of kindness, but is not a kindness itself. Use this word sparingly or better still avoid it altogether.

Farther and further. "Farther" should be used to indicate longitudinal distance, "further" to denote quantity or degree. He was "farther" from the jobber than we thought so we wrote nothing "further."

Guess, suppose and think. We "guess" when we wish to hazard an opinion which is admitted as insufficient. We "suppose" when we have grounds for assuming a thought to be true. When we "think" we give thought to a matter to which we admit the thought has been insufficient to furnish us with exact or certain knowledge.

Gotten. This word is now obsolete. Use "got."

Hand you. Say "send you" which is really correct.

If, whether. "If" is used correctly when supposition or condition is implied. "Whether" is used when an alternative is suggested or presented. "I shall decide Tuesday 'whether' I shall go." "These shoes are good for another year's wear 'if' soled with Textan."

Enclosed herewith. Say simply "enclosed." Herewith is superfluous, because you cannot enclose anything under separate cover.

In so far as. The "in" is superfluous and meaningless in the expression.

Lengthways, sideways and endways. Common expressions but undesirable and not good substitutes for "lengthwise," "sidewise" and "endwise."

Lay, lie, are frequently misused; "lay" (to put down) always takes an object, "lie" (to recline) takes no object. He "laid" the belt on the table. Feeling tired, he "lay" down.

Merely and simply. "Merely" implies only, barely; "simply" means no complication. He quoted "merely" on conveyor belts.

Occur and transpire. These terms are not synonymous. "Occur" means to happen, to take place. "Transpire" means to come to pass. But use "occur" wherever possible because it is a simple word and simple words are always more effective.

Opinion is sometimes more than an impression. It is a conclusion or judgment held with confidence. The words should not be used interchangeably with "idea." An "idea" may be a misconception with or without foundation. One may have an "idea" of an enjoyment, but hold an opinion on the result of a sale.

Proposition. Many writers use this word to mean almost anything. This is incorrect. A proposition is really an undertaking or a proposal and should not be substituted for task or work.

Party and person. Except in legal formality, "person" is preferable. "Party" means in general an entertainment. Of course, legally a party is a person. Each party to the contract was satisfied and the president was the person who signed it.

Promise should never be used to indicate "assurance." "Promise" always implies futurity. It is incorrect to say: He was ashamed, I "promise" you. Say, rather, I "assure" you.

Proven should not be used except as an adjective—otherwise use proved.

Real. Not a substitute for "very." It is incorrect to say, This is a "real" good offer—better, This is a "very" good offer.

Same should never be used as a pronoun. Like "advised" and "favor" it should be dropped from all forms of letter-writing.

Shall, will. "Shall" used in the first person expresses futurity as, "I shall be in Chicago on Thursday" or, "We shall come at four."

Shall used in the second and third persons expresses willingness, determination or desire. The following will guide you when wishing to express mere futurity.

I shall	We shall
You will	You will
He will	They will

Will in the first person expresses determination, willingness or desire as, "I will not O. K. the requisition," "We will not O. K. the memo."

Will used in the second and third persons expresses mere futurity. The following will guide you when wishing to express willingness, determination or desire.

I will	We will
You shall	You shall
He shall	They shall

State, or would state should never be substituted for "say." Expressions such as these are overworked and stereotyped.

Through an oversight on our part, your order has not been shipped. It is better to say "through our oversight your order has not been shipped."

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Report of the Twenty-First Annual Convention of the National Commercial Teacher's Federation

Chicago, December 26-29, 1917

FOURTH INSTALLMENT

SCHOOL SURVEYS

By Mr. Paul Lomax,

N. C. T. F., December 28, 1918

In discussing topic value of commercial education I wish to deal concretely with the subject by letting you know the significant results which we gain from surveys conducted in the state of Missouri and the state of New Mexico. The Missouri and New Mexico commercial educational surveys were authorized by the commercial department of the State Teachers' Association. They had their organization interest in the wish of the Commercial Teachers of each state to inaugurate a constructive and comprehensive program of state-wide standardization of commercial education. To bribe such a standardization the following procedure was used. First, assisting conditions were determined by means of a questionnaire, copies of which were sent to all commercial teachers in each state. Second, a careful study of the questionnaire data was made to discover outstanding problems. Third, definite recommendations were made to the commercial department of each State Teachers' Association for the solution of these problems. Now, my discussion for these twenty minutes will deal with the outstanding problems which were discovered in the questionnaire data. First, the qualifications of commercial teachers with reference to the trading of commercial teachers, the survey data revealed two important facts.

First, the academic and professional qualifications of commercial teachers is very much higher than is commonly thought. Many men and women who are graduates of universities and normal schools found it advisable if not best to attend the business college in order to get that kind of training essential for the best development of commercial departments. I am one and I praise the business college for keeping up standards in that respect.

The second problem. This is the most fundamental in the matter of professional training for teachers. The second, the matter of equipment of commercial departments. The equipment of commercial departments may be considered under two headings. In accounting, a very small percentage of scales of definite class periods for teaching of accounting or bookkeeping, as you may call it. Something ought to be done about that. We have come to the time when we recognize the fact that the thing we want in accounting is the teaching of principles, not so much

routine, mechanical work, to do that we need definite recitation periods to accomplish that end, and lastly, the matter of measurements.

First, remember to urge upon our state schools which train prospective commercial teachers and which do not now offer special methods in teaching commercial subjects to inaugurate such courses of study of how to teach typewriting, bookkeeping, shorthand, and the other commercial branches.

Second, the appointment of a special committee. We have encouraged that commercial teachers read more of the commercial magazines. Next, that a committee be appointed to work out a standard curriculum. These are the definite remedies adopted by our state teachers to form a plan of action for the coming year. I hope that this thing may become general all over the country and we will get together and find out what our pertinent problems are and then not be satisfied but to outline a definite way of solving them. We are living in a day when commercial teachers all over the country seem to be wide awake to our outstanding problems. I am glad now that we have in Dr. Swigget a national head for commercial education in this country and may we band together and face these problems squarely—your weaknesses and my weaknesses, let us not be afraid of them but let us be wide awake to get at the solutions, to get at a standardization for the different commercial subjects.

I am glad to come from New Mexico to be with you, and if what little work we may be doing may be of help to some of you, I am glad of that.

Recommendations of the New Mexico Commercial Survey Committee to the

Commercial Section of the New Mexico Educational Association

In conclusion, in order to profit from the survey in a real way, the following recommendations are submitted as a program of standardization for the coming year:

1. To urge upon our state schools, which train prospective commercial teachers and which do not now offer special methods courses in commercial subjects, to inaugurate such courses in how to teach bookkeeping, typewriting, shorthand, and the other commercial branches.
2. To appoint a special committee to make a careful study of what may be considered a standard

commercial machinery and library equipment, and be ready to submit their report at the next session of this department. In the meantime commercial teachers are urged to make every effort to better the present deplorable lack of library and machinery equipment.

3. To urge upon the commercial teachers to subscribe more liberally for professional magazines.

4. To appoint a Commercial Reading Circle committee whose duty will be to make out a suggested list of books to be read this coming year by the commercial teachers of New Mexico. For such a list, the Survey Committee beg leave to suggest:

(a) Kahn & Klein's "Principles and Methods in Commercial Education."

(b) Steven's "Boys and Girls in Commercial Work."

(c) Kester's "Accounting Principles and Procedure."

(d) Monroe, DeVoss & Kelly's "Educational Tests and Measurements."

5. That a committee be appointed to work out a standard commercial curriculum, which will include those subjects which are most demanded by actual business needs in New Mexico, this committee to be ready to make its report at the next regular session of this department.

6. That a committee be appointed to make a careful study of most approved textbooks in the various commercial subjects and be ready to submit such a list at the next session of this department.

7. That a committee be appointed on submitting test sheets in shorthand and typewriting to each commercial teacher in the state at regular intervals of four weeks, to collect this data, and then from the data attempt to derive a set of transcript, speed, and accuracy standards.

8. That each commercial teacher be urged to adopt the daily recitation method in typewriting.

9. That each commercial teacher be urged to adopt 5 laboratory periods and at least 3 recitation periods a week (M. W. and F.) in bookkeeping.

10. That this year each commercial teacher be urged to make a careful study of those educational measurements which apply to commercial subjects with the purpose in view of being prepared to experiment with some of these measurements by another year.

THE DEVELOPMENT OF THE PRIVATE COMMERCIAL SCHOOL

From the Standpoint of the Executive By Dr. H. M. Rowe,

National Commercial Teachers' Federation, Private Schools Dept.

Friday P. M., Dec. 28, 1917

The executive of a private school stands in the same relation to his school as does the executive of a manufacturing plant. His school and its equipment is his plant, his teachers are his workmen, his courses of study and the text books he uses are his materials, and his output is the training that he gives to those who receive instruction, which is expressed in their ability to do the things that are wanted of them in industry.



The work of the business executive is divided into two predominating features, that of production and that of marketing. The production end is by far the most important because if goods are made right they will sell, provided, of course, there is a demand for what is made, and the demand for thoroughly equipped help in all lines of industry is always beyond the supply, and particularly so at this time. Note that I said "thoroughly equipped."

First, let us consider some of the qualities of an efficient executive. In the first place, he must know his business from the top to the bottom, he must know the kind of goods for which there is a demand, how those goods are to be used and the purpose for which they are to be employed.

The successful executive to begin with must have a sufficient capital. If he does not have, it is his business to secure it. He must have a proper regard for a good credit. Without these things no business can be made a success in these days.

Next comes the plant — the school building and its internal equipment and adaptation for the purposes of instruction. If these are not first-class in every particular, his first duty is to bend his energies in strengthening that equipment wherever it is weak.

The teachers are the workmen. The skilled mechanic commands high wages. So do skilled teachers, and you cannot turn out well-qualified pupils unless your teachers are properly qualified. In the manufacturing plant the workman who is not productive must do one of two things, he must improve himself so that he will become productive, or he must look for another job. That is a good rule to adopt in the business school. The capable executive is the man who knows what is going on in every department of his establishment.

The executive in the manufacturing plant studies the market. He knows what the world wants in his line of goods. That want is changing continuously. The course of study that was appropriate fifteen or twenty years ago is not appropriate today. The skilled executive must know his selling field. He must make the necessary changes in his courses of study, and in his texts, and if necessary in his teachers, so that his school will be equipped to impart the kind of training that the young people who are to fill the positions in industry must have.

The good school executive is the man who spends most of his time either in the school room or on the outside studying the market for his product. If he is a good executive he is too high-priced to spend his time in explaining what the price of the tuition is or what the prospects of a position are. Neither is he scouting around for new students. You will most likely find him somewhere about the school seeing that the machinery is running right, that teachers are attending to their business, and that pupils are attending to theirs. He will

be found in frequent consultation with his faculty. He will be encouraging them and incidentally pointing out the weak spots in their instruction. He will know how to instruct every class in his school just as well as the teacher, and he ought to know it better, but he also ought to know that each teacher has his own way and if that way is a good way, he had better let him alone so long as he obtains results.

The good teacher will co-operate with the good executive, and he will unconsciously do his part towards "team work," and team work is the thing that makes every business go. Whenever a teacher reaches that point where he cannot be told something, he has ceased to be useful as a teacher because he stops growing right there, and a full-grown teacher in this sense is a dead one.

The good executive is straight out business all of the time. He is gentle, direct, firm, convincing, accommodating, insistent, pliant, discreet. He is master of himself, and he is master of his job.



Dr. H. M. Rowe

But I fully recognize that conditions obtrude in many instances that upset the best plans of mice and men. It is not always possible to have sufficient capital, and that is the besetting sin of the private school, as a rule. To the everlasting credit of these schools let it be said, however, that while many of them have insufficient working capital, so great is the personal integrity of those who own them that seldom do they default in the payment of their bills. My reference in this connection, therefore, is not intended to touch upon the integrity of the average school man, but is intended as an answer to your President's question, "What should be expected of the executive in building up a better school?" I am merely saying that sufficient capital is the first essential, as it is the first essential in building up any other profitable business.

The second is the proper equipment of the school, the third is the employment of efficient teachers and the dis-

charge of those that are not efficient, the fourth is the development of a co-operative spirit between the executive and the operative departments of the business; namely, the principal and the teachers. These are the things that have to do with the making of a good school.

First, the good executive will not permit the internal standards of his school to be lowered or its rules and regulations to be disregarded in order to retain an indifferent student. I am convinced that the best evidence of efficient school management is that a student is permanently dismissed every now and then because he is not a good student. That very student will bring far more prosperity to the school through his dismissal than he will through his interference with the internal management of that school and as a student that is without credit to the school after he leaves it later on.

I have already touched upon co-operation in the faculty. That is something that is sadly lacking in many schools. It is the result of poor management and the retention of teachers who will not pull in double harness. The school room is no place for the individual who cannot work with others. A school is a community enterprise.

He is a poor executive who will charge less for his product than it costs. A successful school cannot be run without a fair margin of profit any more than can any other business enterprise.

Trained ability for employment in industry is becoming more and more the business of schools that are maintained by the state. It is useless to say that these schools cannot do the work. They are doing it, and they are doing it in many instances with the very best of the highly skilled teachers who were trained in the private schools. They teach the same branches. They sometimes have even superior equipment and better facilities. There is no rent to pay, and even the books and other materials are supplied without cost to the pupils.

In one respect only does the private school executive have the advantage over the public school executive. He is at liberty so to eliminate the non-essentials in his courses of study and so to speed up the productive facilities of his establishment that the instruction he can offer in a given time, is worth more and consequently is cheaper for the student at a tuition than the instruction he can receive from the public school free of charge.

Eliminate the element of time saved and you have little to offer that will prove to be an inducement for the prospective student to select your school rather than the free school that is conducted by the public.

In making this statement there is no criticism either upon the public school or the work it does, or upon the private school and the work it does. There is no question involved



except that in operating the machinery of the private school under proper management and with a keen realization of the value of time to the prospective student, so much more can be done for him in a given time that the time saved will more than pay for the tuition that is necessary to secure high-speed instruction.

I am not going to discuss "student getting," canvassing, advertising, guaranteeing positions, or any of those subjects that are threadbare in discussion that each one will go home and do what he pleases about anyway, and that according to my viewpoint, are not essential of executive ability.

I will say just this much in this connection. If I were conducting a private commercial school, or if I were to start a private commercial school in any city in the United States, I would charge a higher rate of tuition than any other school in that city. I would not employ a solicitor, nor would I guarantee a position to a living soul that entered my school. I would make my school so good on the inside that anyone outside who wanted the kind of education that I had to give would come inside of their own free will. If they called on the telephone and asked me for information, I would ask them to come down and see what I had to sell the same as they would if they wanted to buy a pair of shoes or a Jew's harp. I would have the business men coming to me for their help because I would have better help to give them than they could secure elsewhere.

I would charge a higher rate of tuition because I would so qualify my students that they could secure a higher salary after they left my school than they could after attending a cheap school. It is the specialist in all the professions and in most lines of manufacture that is the prosperous man or business. It is the highly specialized and highly efficient private school that has the best chance to succeed. If that sort of school will not succeed, no other will.

In closing, I would discharge as an inefficient executive of my school anyone who left the impression in the mind of the public that I was saying, "Please come to my school." I would increase the salary of the executive who would leave the impression upon the public mind that "If you want the best commercial training, you must come to my school." And I would want the atmosphere of my school to say to every student in that school, "If you do not make of yourself a successful student here, we do not want you."

Let us be "gleaners in education," but let us select the heads of wheat that are well filled with ripe grain, so that when we come to market our product will receive the public stamp of A-A-1.

THE DEVELOPMENT OF THE PRIVATE COMMERCIAL SCHOOL

From the Standpoint of the Teacher
By Miss Janet Biller, C. C. C.
College, Des Moines, Ia.,

National Commercial Teachers' Federation, Private Schools Dept.
Friday P. M., Dec. 28, 1917

I had the pleasure of sitting beside Mr. Fred Gurtler at a recent convention banquet in Des Moines, and he told me that Lena Vogt told him that Clay D. Slinker told her that he wished that everybody would cut out the first few pages of papers read at conventions, because they were always tiresome and uninteresting and nobody cared to hear them anyway. Thinking further about it I concluded that many of us felt the same way and decided to begin my paper several pages in advance of the first one.

A commercial school is a business institution which is professional in its operation and which sells special and expert service, and is therefore in a class with all other professional effort.

I am in favor of the development of the commercial school with special emphasis on its professional side, for as I see it as a school the possible development does not loom very large but professionally the possible development is unlimited.

The manager of a commercial school has a tremendous responsibility in directing and controlling the workings of his institution. The first problem the manager has to consider is organization.

The organization question is one which must be shared jointly by management and teacher, and neither one should throw the burden of responsibility upon the other. It takes a combination of proper executive work with proper co-operation and effort on the part of the teaching staff to organize a school which shall render 100% efficient service.

The manager of a commercial school must be capable of handling questions and problems in the same way as does the head of any business firm or institution, but in addition he must see to it that the people under his charge co-operate in such a way as to keep the spirit of the entire concern in harmony. A term which recurs perhaps most insistently in regard to the vast armies both of our allies and our enemies in good morale. It is conceded that regardless of military strength or physical fitness, the most important factor in a victory of any kind is good morale, that is, unless the men pull together with a will and thus eliminate counter-irritation a great deal of the effort of the group is wasted in friction. We cannot win anything without harmony of all the parts of the whole, or as the college boys say, it is team work which wins the game. Now this is true not only in the action of armies and football teams, but is especially

true of a school where immature minds grow and expand and gradually acquire a definite personal entity in regard to question of business ethics and conduct as well as to the more material lessons of the school room.

The manager must grow as well as the people under him in order to fulfill his entire duty, and to this end he should always be open to new ideas or suggestion of those working under him. A teacher who is thoroughly interested in his work, particularly a new teacher, who can look on matters from the standpoint of a spectator may have ideas too valuable to disregard, and it may be possible that through being too close to the thing the manager has failed to get the proper perspective and so is unable to see the deficiency.

Fellow teachers, did you ever have an idea or a plan that you had thought of and dreamed of until you were sure it was the right one, and did you ever hesitate and finally decide with much fear and trembling to present it to your manager with the hope that in his pleasure at receiving it he would display some enthusiasm and appreciation, and then when you have laid it before him, he perhaps gave it a passing thought with the remark that "It might be a good thing if it could be worked out?" Did you ever have that experience? I have, and I have gone back to my room and my work with the thought that perhaps conscientious work and initiative do not count after all.

Then at other times I have laid before the manager a plan which I considered an improvement upon the methods in use, and the suggestion had been received with such genuine appreciation and enthusiasm that I have felt there was nothing in the realm of business college work that I could not plan and execute myself. At least I was anxious to try, for the manager had expressed his faith in my ability to do it; and that knowledge would prove a spur and an inspiration for my very best efforts in the future.

Managers and Principals, we appreciate a word of commendation whether it savors of the mid-victorian courtlines of Uncle Robert Spencer who always said, "My daughter, allow me to present my compliments and to say you have done nobly and well," or whether it is delivered with the modern brevity of "That's fine" of F. L. Dyke, or the modest smile of approval of B. F. Williams.

I believe managers do not realize how much this means to those working under them, for we are only grown up children after all. I believe all suggestions should be given a fair trial, for if the management gets one good idea from a dozen valueless ones his time has not been wasted, and the teacher is made to feel that he is really a part of the institution, although he may have nothing invested but his time and best efforts.

This co-operation between manager and teacher or the lack of it brings



out usually the virtue or faults of the school operation more readily than anything else.

To secure the best co-operation the management should select his teachers with a view to personality, ability, and above all suitability, seeing to it that each person under him is doing that thing which he can do best and most joyfully. Make it possible for the teacher to put the very best and all of himself into his work and service. Make the surroundings so pleasant that the attention of the instructor can be concentrated on his work. Given proper and pleasant surroundings and an adequate salary on which to live comfortably, the teacher is able to give more whole-hearted service than if these conditions are not fulfilled. Any normal person will go more than half way to meet any efforts at co-operation, and this is especially true of the teacher who is in the work more as an ideal of service than for the large and munificent salary involved.

The management should see to it that he does not waste a good routine teaching in making him a poor executive, and vice versa. I believe that women are far superior to men in detail work, and was about to add that they also make better executives, but I realize that such a statement would leave absolutely nothing in which men excel, and we must be willing to divide honors.

Here are several questions that bear on this matter and are suggestive in connection with school development.

How much teaching service is a student entitled to receive per hour, day, month, or any other unit of time in order to give him what he deserves for the tuition he is paying and for the school to make a profit on the teachers' services?

Do managers or teachers know how much teaching services should properly be given in any unit of time in order not to underdo or overdo a teacher's effort?

What check has your school on your teaching service so that you may know whether each teacher is as nearly 100% efficient as possible?

How do you organize your teaching service so as to meet the varied demands of changing attendance?

Have you a hundred dollar per month teacher doing a fifty dollar per month job, or the reverse?

Is your system of school operation and work elastic enough to take care of students efficiently and stable enough to be definite and fixed?

Any institution, business or otherwise, that deals with the public as does the school is bound to be influenced by the personal element entering into the relation between school and student. This is very important. What account do you take of it? What do you do to recognize it? What do you do to capitalize and use it?

The matter of properly organizing the teaching service is so vital to the success of a commercial school that

I have emphasized it especially here for it is truly a matter of first importance. I have been in schools where the splendid organization made the school stand out as a distinctive success and in others where the lack of it or any evidence of it placed the school in a secondary class.

Students who attend commercial schools are so widely different in educational preparation, age, temperament, and others ways that the classification and handling of them presents one of the biggest problems in commercial school teaching. That teacher is most successful who keeps in mind the fact that the human animal likes to be led rather than driven. The average pupil learns more readily when he is made to feel that that school is his, and that he is going there and getting information through his own efforts and because he wants to rather than being the passive subject of a sort of operation of learning. I believe that managers and teachers should emphasize the fact of the student's possession of a distinct and personal right and part in the life of the school. I believe in consulting him as to what he thinks about the work of the class and the school in general, and what he really thinks will sometimes be very much of a surprise. I believe in giving him the pride of accomplishment and possession, and in nine times out of ten you will have an interested and intelligent student body. In addition to his regular work encourage class and school spirit, and especially the spirit of competition. Make him feel that he is learning to take a man's place in the world, and that you respect him in the same way and value his opinions even as you expect him to respect yours.

I am greatly in favor of the many different school sports and activities. I believe that the splendid school spirit which prevails at C. C. C. College where I am employed is in a large measure responsible for its unqualified success. We march to our assembly hall on Friday morning to the splendid music of our own school orchestra, and in some magical way our president always provides something very much worth while. We have listened to the inspiring words of David Starr Jordan, the less polished speeches of Bill Sunday, and sometimes our students furnish a clever and unique program. We have a Girl's Glee Club and boy's basketball team that sweeps everything before it, and debating clubs for both girls and boys. Our students are thus made to feel that the school is theirs to progress and develop in every way possible.

From the teacher's standpoint the subjects handled by the commercial school need consideration. Some schools succeed in making public school kindergartens out of their institutions, and others try to put on the front of a school of higher learning. The commercial school is outside the sphere of either of these, and its work must appeal to young men and women

who desire the special and expert training that will enable them to make a successful start in business life.

I believe in keeping the work along strictly business lines, and in perfecting and developing it until it can properly and truthfully be said that we are operating a professional training school.

The commercial school has made wonderful progress in the past few years. Some of the best minds, men great in ability, experience, far-sightedness, and wisdom have been at the head of commercial schools in this country during the past generation, and they have done much to bring its development to its standard of today.

It must further develop, it cannot stand still. The task that lies before us is an immense one. We need each other and we need a spirit of high effort, of enthusiasm, and of sacrifice to the cause. In other words, we need unity of effort to advance the best interests of our profession that it may achieve for us the grandest and highest results, both collectively and individually.

ADDRESS

Miss Dorothy Whedon, of the Elgin Watch Company, Chicago

National Commercial Teachers' Federation, Dec. 28, 1917

Miss Whedon: Ladies and Gentlemen. I want to give you a little quotation: "And he saith unto them, 'Whoever will be great among you shall be your minister and whosoever among you will be chief, will be your servant.'" That is what I want to talk to you about.

Only about a hundred and fifty or sixty years ago came our great economic changes when almost over night we passed through the hand stage into the machine stage, when the family was no longer your great unit, when the great factories sprang up and then finally when power was applied to machinery. We had still greater changes when cities came into existence and then we had the concentration and integration of capital, and our whole viewpoint was broadened and we found still other methods of thought, but by that time things were happening so fast that we didn't quite have our ethics up to the rest of the standards. When we talked of business men who were successful, we spoke of shrewd business men because they could detect things. You spoke of a hard-headed business man and you thought all the time he might be a little bit lax perhaps ethically, but all that has come to be changed and men are realizing the truth of what the great teacher said—true not because He said it but He said it because it was true, that "He who wishes to be greatest among you shall be your servant," and so now-a-days we find when we open our mail that such and such a maga-



zine wishes our valued subscription for a dollar and a half because we are something more than a card index for them. They are anxious to put their whole staff of editors at your service.

We are told when we go into the bank, "Please bring us your certificates, notes and savings account. We will help you all we can." It is the same way with our hotel. "Please come to our hotel. We can give you the best service. There is nothing too servile for us to attempt." It is the same way when you go to the department store. You go to the store which offers you the greatest service, and men are finding that not only in relation to their customers and to their patrons, but to their employees, you will find that the greatest master of business is the servant of those who are working under him and so we have our employees welfare associations, our mutual benefit associations, athletic clubs and reading rooms, recreational centers, all manner of educational work.

Some people have different ideas of service than others. There was Timkins, for instance. They asked Timkins if he were doing his bit in the army service. "Am I," he said, "Why, my wife and five daughters use me to wind wool." We still have some people around our offices that have just about that idea of service. They think they are there so the boss may have somebody to cuss at, or else they think they are there more or less as machines, not ready to take initiative to do anything on their own account, and that is why you and I are here in the world—one reason why we have our commercial forces, so we can make these future stenographers greater servants — servants that they may serve not only the business with which they are connected but that they may serve the nation wherever one has got to do a little bit more than one man's share, and that they may serve the world for the world is made up of people just like you and me, isn't it? And each of us have our part of service to do.

The service of your business is only a part of your living in the world, and you and I are going to fail in our duty if you as teachers and as an older office employee, don't help teach younger employees of ours to get the correct ideals, a greater inspiration for service, and help them to look upon their work not only as a work but as an art, to get the greater and bigger development. It is going to be necessary to teach the technicalities of course, but over the practice, over the routine work of your typewriter keys of your stenography, your dictation, your bookkeeping, your penmanship, you have got to have higher ideals of service than that, and as you teach your routine work, teach joy. Folks, can't you tell the people you are teaching to work, that work is fun, that there is nothing hard about it, that there is a joy in living, and when you get that enthusiasm,

that is going to take you over the top, that is going to keep you from sticking in a mediocre place.

Teach efficiency in the little things. Typewriting is one of your best places for getting that. You have a chance to teach routine, but a careful, painstaking regard for detail should be taught, and then there is that idea of cheerfulness.

I was talking to a friend of mine just the other day who is to change her position the first of this year and take a new one. As she went to the president of the old firm to tell him she was going to leave, he said, "I am sorry to see you go. It is not because of the long hours of overtime; you're paid for that. It is just on account of your smile." He says, "The atmosphere of cheerfulness that you have put into this office has been one of the biggest assets we have had." So that idea of cheerfulness is another one that we ought to give to our people. Put emphasis on getting your training, the using of tools of your trade, yes, but put stress too on those other things which aren't emphasized enough, judging from the way people come into our office.

Then besides your efficiency and besides your cheerfulness comes initiative. The idea of looking out for things to do, because service isn't service in its highest sense if it has to be asked for. We all appreciate more the service which is given before it is asked for, and if you tell your people that right around the corner is waiting to happen something that will give them a great big boost ahead on their ladder to success, then you have given them something that is going to help them in their work.

Another thing is vision,—to get a glimpse of the big game of business as a whole. You are only one small cog in the machine, of course, and lots of days it seems as if you never would be anything more, but keep ahead of you what people are doing, the trend of the times, what the thing is as a whole, then you can overlook those drudgery days. There is a big difference, you know, between overlooking and looking over. There is the idea of vision. Let's get both of those things, and look over the field to see the opportunities that are there for a greater increased service, a bigger ministry and to overlook the little trying things that become so irritating at times.

There is another idea too that goes to make up this idea of service, and that is responsibility. Too many of our office people are still clock-watchers. There has been a lot said about it but at that, most of the people you know are strictly on a time basis, and when the clock says 5:00 or 5:30, they are out, regardless of what mail is still to be done or how important a matter there is still hanging over. A few people are willing to take responsibility. Most of us like to shirk it, don't we? And in an office, it is worse than other places, I

suspect. The President gives an order to his Secretary and the Secretary passes it on to the Chief Clerk, and so it slides all the way down the line until it reaches the office boy or the file clerk, and they do it because they have to. When you can find someone who is a real shock-absorber, who catches those things as they slide, then you have someone of value in the office. This is the idea of responsibility.

Another thing is earnestness. That goes to make up service too. Our boys and girls come into work so young that a great many of them don't have the proper spirit. They don't look upon it with the earnestness that they should have and that idea of looking upon your work as an art, as a profession, if no more than running a typewriter, is a thing that is going to change your work from mediocrity to that above the average. That is what is going to lift a clerk out and beyond.

Did you read the article in the January American magazine on the young man who is Secretary to Secretary of War Baker? If not, it may help your students to know what an ideal Secretary will do, and then the final thing I am going to put into this service idea is spirit. Under that I want to include loyalty — supreme loyalty to the firm in order that there may be team work. You all know what it is in an organization to have someone that is continually bucking against the heads—someone who always wants to go the opposite direction. They may have splendid ideas, may be very clever, very brilliant, well educated and capable in doing their own work, and yet around an office there is no one that is harder to fit in than one who is always disgruntled. The person who is always grunting about something, that always has a kick, is the one that can't be tolerated.

And so we have S-E-R-V-I-C-E—"S" for spirit, "E" for earnestness, "R" for responsibility, responsibility in the details first and of course it naturally follows to the bigger things, "V" for vision—to overlook and look over, "I" for initiative, "C" for cheerfulness, and "E" for efficiency, efficiency with the tools of your trade. Altogether, you have SERVICE, a well-rounded employee with a well-rounded pocketbook, and "He saith unto them, 'Whoever will be great among you, shall be your minister and whosoever among you will be chief will be your servant.'"

(Applause.)

SERVE AND SAVE

BUY W. S. S.



Sane Penmanship Methods

By FRANK H. ARNOLD,

Supervisor of Writing, and Principal of the Lewis and Clark Evening High School, Spokane, Wn.

Some men try to cling to their old ways of thought and action even after they are really convinced of their mistakes. This is natural, I presume. The ordinary person does not like to be regarded as a turncoat, or a man of wavering views. I am really glad that I cannot be numbered among individuals who cannot give up old convictions when new light comes. I believe that mental growth demands an open mind — a mind willing to acknowledge error.

All the foregoing statements are merely an introduction to what I am going to say below about penmanship methods. These statements are all the apology, if you wish to call it that, that I am going to give for my changed views.

To get down to "brass tacks" at once, I desire to state that there was a time when I did not believe in large, free writing for the child. I was thoroughly steeped in that plausible sounding, but seductive argument

that the methods of teaching the child at the beginning should be the same methods that are used in the later life of the child. I went even so far as to call this large, free writing "sign-board" writing, and really pitied people who could not see that matter as I did.

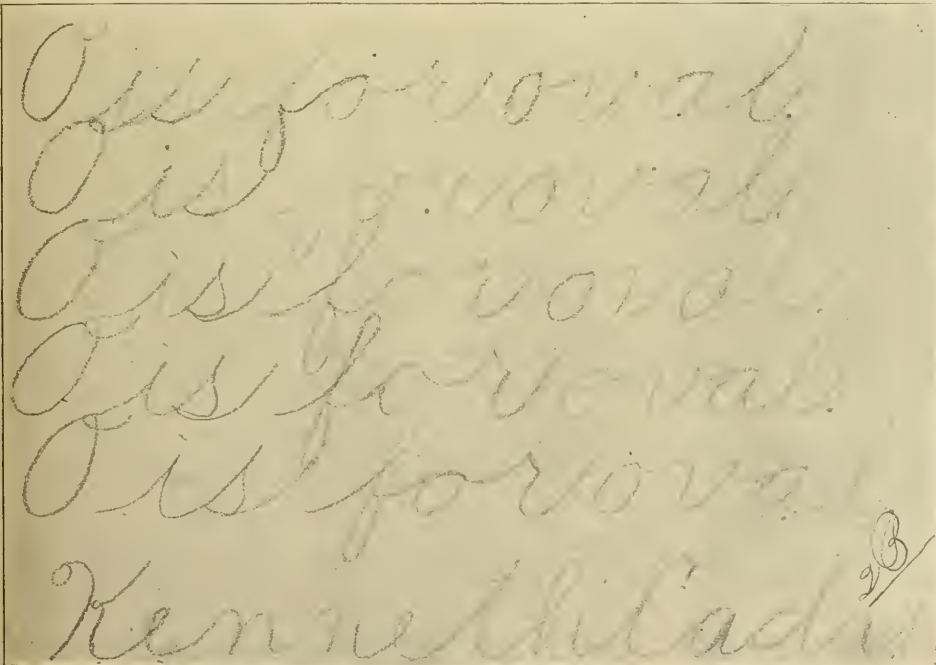
When I became writing supervisor in the grade schools of Spokane, I was thoroughly convinced that all the poor writing that could be found in the written work of grade students could be traced back to the primary grades where the large writing was taught. After one year of observation and serious consideration of grade writing in all its phases I saw a new light. I became thoroughly convinced that the penmanship troubles in the upper grades did not result from the teaching of large writing. I found, however, that our methods of teaching this large writing had been at fault, and that the kind of writing had nothing whatever to do with it. I might add just here that the wisest plans will fail, if you try to put over those plans by using incorrect methods.

I need only say in explaining the above that we had misunderstood some of Mr. Zaner's suggestions, and directed, Mr. Zaner's new manuals for teachers—a manual for every grade, by the way—make it easy for

every conscientious teacher to get results, if she but follow strictly the plans and outlined work of the author. With the help of these new manuals no one needs to go wrong.

But to get to the main point of my discussion, let me state that I thoroughly believe in large writing for the first two grades, mainly because it is easy to teach and easy to learn. I am just as thoroughly convinced that fore-arm muscular movement is impractical in these grades. To get even mediocre results in forearm movement the teacher must expend a great deal of effort, and, if not careful, the child will be the victim of a great deal of unintentional nagging. And in spite of all the efforts put forth, the little fellow will backslide quite often when he is not closely watched. The plan of procedure is too hard for the immature child.

While it is extremely difficult to teach the child the principles and necessity of forearm movement, he can easily understand the wholearm method of writing. Show the child how to slide his arm and write a large letter, and he has no trouble to follow your directions. Then why burden him with the harder process? When he reaches the fourth grade, if taught by wholearm methods in grades one and two, he will write



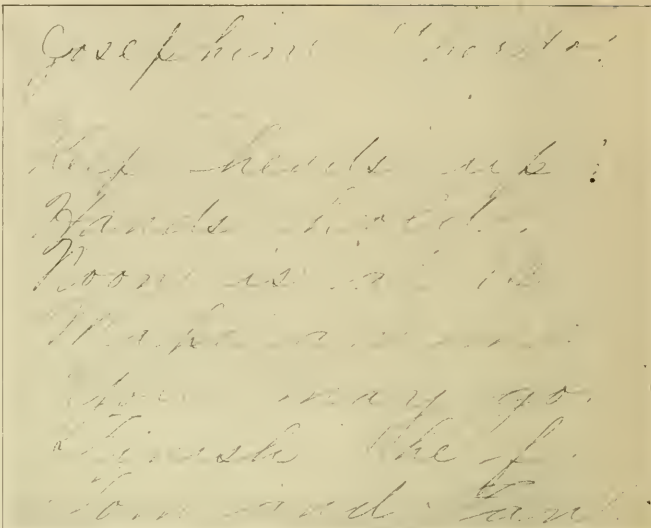


really better than the child who has been brought up on forearm movement from the time he enters school. I am going to try to prove this by and by. I believe the writing of some fourth grade pupils first taught large, free writing in the lower grades will prove my assertion. I hope that Mrs. Zaner will see fit to use some of this fourth grade writing in illustrating this article.

May I deviate from my discussion just a little and say that I am a lover of children. I believe that the child has the right to be as happy and free from care as possible. I do not believe it just to the child to make his work hard, if we can get desired results in an easier way. When I see little children, under the mistaken guidance of a conscientious teacher, striving desperately to make large muscles act in a small way that is hard, discouraging, and unnecessary, I am ready to exclaim with Briggs, the great portrayer of childhood in cartoons, "When a feller needs a friend."

Possibly I should say at this point in my discussion that we begin forearm training in penmanship at the beginning of the third year. We find it an easy matter to show the third grade child how to use his forearm muscle as a control in writing. He has been taught all the small and capital letters in the first two grades and is able when he reaches the third grade to write many easy sentences and words. By using wholearm methods in grades one and two the child has acquired better form than he could possibly acquire by trying to do two hard things. I refer here to his effort to make his arm muscles move in a small way properly, a hard task in itself, and his efforts to acquire the forms of letters. It is easy in the third grade to reduce the large, well formed letter to a smaller size, and the child can spend most of his time now acquiring the proper forearm movement. I call this a sane, pedagogical method of procedure, and I know that I am on solid ground when I follow these methods. A little actual experience in child writing is worth more to me than pages of theory.

I do not care in this article to discuss the writing of the grammar grades. All penmanship authorities practically agree as to the methods used in these grades. I am submitting, however, to Mr. Zaner some specimens of writing done by grammar grade children who were taught large writing in the lower grades. I am not at all ashamed of this writing, and believe it meets the demand of school life and the business world.



Third B Grade writing, Spokane, Wn., Schools. Note the unusual freedom and speed, pure arm movement evidently having been employed.

"America"
 My country, 'tis of thee,
 Sweet land of liberty,
 Of thee I sing;
 Land where my fathers died,
 Land of the Pilgrims' pride!
 From every mountain side
 Let freedom ring!

Beatrice Martin J. J. Browne
 May 17, 1918 Mrs. M. L. Lash

INVESTORS WILL WIN
 INVADERS WILL LOSE

Seventh or Eighth Grade writing, Spokane, Wn., School. The specimen was reduced about one-third in photographing and is therefore too small, but it reveals some of the strength and speed of the original specimen, in which form and movement are admirably balanced.



DEPARTMENT OF THE INTERIOR BUREAU OF EDUCATION

Washington, D. C., May 10, 1918.

QUESTIONNAIRE TO PRIVATE BUSINESS SCHOOLS, Y. M. C. A. SCHOOLS, ETC., ON PREPARATION FOR FOREIGN TRADE

The Bureau of Education in pursuance of the work undertaken in co-operation with the Committee of Fifteen on Educational Preparation for Foreign Service, desires to ascertain at once to what extent your school can assist in training for foreign trade. Will you not furnish this Bureau at your earliest convenience with answers to the following questions, using the inclosed penalty envelope marked "commercial" for your reply.

Very truly yours, P. P. Claxton, Commissioner of Education.

Name of School..... (City)..... (Street).....
Location (State).....

1. Name all special career courses of study, such as salesmanship, now offered by your school, and mark with a cross those for which there is an increasing demand.
2. What new career courses are you planning to offer for 1918-1919?
3. Is there any perceptible need in your city for foreign trade training courses? Can your school offer a course in foreign trade?
4. What languages other than English does your school teach?
5. Does your school teach commercial geography and history of commerce?
6. State foreign languages spoken by your students, with number of students, male or female, speaking each language:

Number of Students			Number of Students		
Language	Male	Female	Language	Male	Female

7. What percentage of your present students are now employed?
8. What is your system of securing employment for your students?
9. How do you maintain relations with students after leaving your school?
10. To what extent is the work of your school recognized by the public school authorities of your city or state?
11. How is your school identified with the organized business life of the community?
12. May your answer to the above questions be published by this Bureau?

[Questionnaires of this nature should be replied to fully and promptly by commercial schools. It bespeaks interest, enthusiasm, efficiency, consideration and service.—Editor.]

Mr. H. A. Reneau, of Des Moines, Iowa, last year in the High School, is now with The Equitable Life Insurance Co., of Iowa, working in the Auditing Department. Mr. Reneau is a very fine penman as well as a very fine man, and we wish him all the success he deserves in his new line of work.

Miss Ethel Bryan, Wilmington, Ohio, who taught the commercial subjects in the Plymouth, Indiana, Schools last year and supervised the writing in the grades, is this year teaching in the Elizabeth, N. J., Commercial College. Miss Bryan handles with about equal facility penmanship, shorthand and the usual commercial subjects, and is a young woman whose influence is always for the good.

Mr. A. B. Cox, formerly with Strayer's Business College, Washington, D. C., writes that he now has a very desirable position in the government service. After the war Mr. Cox may return to teaching. Let us hope that the boys will all come back and show us how to do things after the great struggle is over.

Mr. A. N. Symmes, of Indiana and Louisville, last year with the Columbus Business College, is now at the head of the commercial department in the Mansfield High School. Mr. Symmes is a teacher by nature and a gentleman by instinct.

Mr. W. H. Carrier, formerly of Michigan, but of recent years of Illinois, is now at the head of the Champaign, Illinois, Commercial College. He reports a fine enrollment in the past year with outlook still better for the present year. He is located in the New Robeson Building, which is one of the finest commercial buildings found anywhere.

Mr. T. H. Lodge, a high school teacher of many years' experience, is now connected with the Los Angeles, Calif., Business College. Mr. J. E. Owen, manager, reports a thriving school.

Mr. H. E. Hudson, of Philadelphia, Pa., is now teaching commercial subjects and penmanship in the Easton, Pa., High School. Mr. Hudson is an experienced, well qualified man. His services will be appreciated, we feel sure, in Easton.

Salem, Mass., Commercial School, George P. Lord, president, issues a well-printed, 35-page, brown covered catalogue showing the work of the school in a way that convinces a prospective student that the institution offers first class instruction for all who are ambitious to succeed.

Mr. A. H. Dixon, Principal of the Montana Institute, Miles City, Montana, writes that this has been the most prosperous year they have ever had, and that the future looks very good.

The Forty-eighth Year Book by the Gem City Business College, Quincy, Ill., is in keeping with the average high grade product of this institution, even though the paper and printing are about double in cost to what they were a year or two ago. It is profusely and attractively illustrated and bespeaks a growing institution.

The Detroit Commercial College, R. J. Maclean, President, recently issued an attractive bulletin, printed in orange and black with gray cover, which indicates a thriving school.

The Central City Business School, Syracuse, N. Y., issues a beautifully embossed and illuminated-cover catalogue bespeaking a good and prosperous school. Mr. A. W. Dakin, the famous penman, and R. W. Johnson each have specimens of penmanship therein.

Mr. W. C. Brownfield, Bowling Green, Ky., is now supervising writing in Cincinnati and teaching in one of the evening high schools. Mr. Brownfield is a man well qualified in methods and technic in penmanship, and we are sure his success will be marked in the Queen City. He is one of America's most skillful penmen. Cincinnati has quite a large number of expert penmen: A. M. Wonnell, J. A. Snyder, C. R. Tate, H. A. Roush, all Zanerians.

Mr. Irwin N. Knehas has been elected teacher of commercial subjects in the Granite City, Ill., High School.

The Grand Island, Nebr., Business College recently issued an exceptionally fine catalogue of 72 pages, printed on a quality of paper that the government now forbids, which means that it is high grade, bespeaking prosperity and success. It is covered in brown, embossed, and printed in black and red. It is attractively illustrated.

"Your Opportunity" is the title of a profusely illustrated, 12-page circular issued by Wichita, Kans., Commercial College. The penman, W. A. Botts, has decorated every page with his designing and skill, which is quite original and effective. Penmanship, Flourishing, Lettering, Cartooning are featured.

Mr. H. A. Roush, formerly of McKeesport and Pittsburgh, and last year before the footlights in vaudeville, is this year teaching bookkeeping and penmanship in the Woodward High School of Cincinnati. Mr. Roush is not only a fine penmanship teacher but a well rounded man, mentally and manually. We have reason to believe that he will find the service mutually beneficial in Cincinnati.

J. J. Truitt, the well known penman and commercial teacher, has opened a new school in Miami, Fla., The New Liberty College of Commerce. Mr. Truitt states that his school is located in the midst of Paradise. He is organizing a chain of four schools.



"Make the Most of the Best That is in You"

Efficiency brings added responsibilities. Added responsibilities are the stepping stones to increased salary and make for security in tenure of office.

1. **Punctuality:** See that you are not only in the office, but at your desk, at the prescribed hours in the morning, and at noon time, prepared to work.
2. **Application:** Punctuality does not mean much if you do not apply yourself to your work at all times. Do not invite criticism of your superior by misapplication of the time specified as office (working) hours.
3. **Accuracy:** With this most important essential mastered, speed will find its way to the front, "Whatever you do, do well."
4. **Judgment:** See that your best judgment is employed at all times; no more can be expected.
5. **Co-operation:** Nursing a grouch or grudge makes one unhappy. If you feel you cannot co-operate with others when called upon to do so, speak frankly to your superior of it. "United we stand; divided we fall."
6. **Determination:** Determination, rightly employed, can and will surmount any difficulty.
7. **Experience:** Experience is a matter of profiting by mistakes. A mistake is an error of judgment. Avoid making the same mistake twice.

IT IS NOT EASY

To apologize
To begin over
To take advice
To face a sneer
To keep on trying

To avoid errors
To profit by mistakes
To think and then act
To make the best of little
To shoulder a deserved blame

BUT IT ALWAYS PAYS

(From a Washington Stenographer)

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Lessons in Personal Efficiency. Robert Grimschaw. The Macmillan Company, New York. Cloth boards, 218 pages, illustrated, price \$1.00.

This is a thought-provoking book, being the substance of a series of lectures given in the New York University. The modern interpretation of the meaning of such words as Efficiency, Attention, Perception, Memory, Will, Time, etc., are given and serve to clarify the mind and subject. Questions for review and to stimulate a retentive memory are an important part of the book. The volume deals concretely with psychology and physiology, as we need to know them in their application to individuals and their activities.

Caton Scientific Shorthand, and Note Book. T. J. Caton. Scientific Publishing Co., Minneapolis. Cloth, 172 pages, illustrated.

Finality in shorthand is the author's claim. And he supports it with a very complete and costly volume which has gone through three revisions. The engraving is carefully done, the printing is good, and the binding and gold side stamp bespeak pre-war quality. Simplicity and brevity and consequently speed in both learning and writing are the result of a basic

rule as follows: "(a) write every initial long vowel and diphthong sound; (b) write all the consonant sounds; (c) construct and position the written part of each word so the outlines show the exact position occupied by the unwritten vowel sounds." The system looks good and sounds sound. The order of presentation reveals pedagogic consideration as well as practical application. The characters are Pitmanic-like and are written according to position.

Social Democracy Explained. John Spargo. Harper & Brothers, Publishers, New York. Cloth boards, 238 pages, large type. Price not given.

The volume is well named, being an explanation of social vs. political democracy. The subject is clearly presented in so far as it is possible to anticipate it at this time. The author is something more than a visionary; he is a practical theorist who believes that a better condition will come, is coming, through evolution rather than through revolution or by some sudden awakening. Syndicalism, Revisionism, etc., are interpreted and explained by one who views things through Marxian philosophy. It is a timely presentation and a conviction worth reading, because its author is an authority and because it is a subject pressing hard upon human consciousness and need. Although written before the war, it is nevertheless a key to much which must necessarily follow the war.

Auditing Procedure. William B. Castenholz, A. M., C. P. A. Published by La Salle Extension University, Chicago. Cloth, 342 pages.

Auditing is the analysis of business transactions. In the minds of some business men the definition stops there, but among progressive men who understand the tendencies of the times, auditing is regarded as a constructive science.

Books have been written on auditing theory. This is a manual of procedure which tells the practitioner not only what accounts must be audited, and why, but how. The book discusses fully the steps taken by an auditor in verifying the balance sheet, and profit and loss accounts. It treats in a practical way the audit of balance sheet accounts, of income accounts, of expense accounts, of municipal accounts, the mechanical or detailed side, the auditor's report, and various miscellaneous matters.

The accountant will find discussions of such topics as the valuation of inventories, the reserve for doubtful accounts, how to show notes receivable discounted, securities depreciation as an operating cost, the valuation of goodwill, deferred charges, short cuts for verification of cash, the determination of net worth, what to include in the surplus account, safeguarding the pay-roll, etc.

The book is issued by the LaSalle Extension University and forms a part of the instructions material in the course in Higher Accountancy.

Grammar to Use. William D. Lewis, A. M., Ped. D., Principal, and Helen M. Lynch, A. B., Teacher, William Penn High School, Philadelphia. The John C. Winston Company, Philadelphia and Chicago. Cloth, 221 pages, price 72 cents net.

The volume is designed to promote the use rather than the mere study of theory of grammar. It is sufficiently simple for pupils in junior high schools and of value to older persons seeking short cuts to correct expression. Its review provisions and its applications function particularly well. Essentials and essentials only are stressed and featured. Classification is minimized and application by means of illustration is emphasized by being provided for and developed. No one can study the book without improved power to speak and write correctly.

"Carry On," subscription free to all interested in the reconstruction of disabled soldiers, Washington, D. C., Arthur H. Samuels, Captain, U. S. N. A., Managing Editor, is new worthwhile publication, devoted to the re-education and re-training of soldiers incapacitated by war. It is published by the American Red Cross, attractively illustrated, and instructively and entertainingly reviewed. President Wilson, Theodore Roosevelt, Charles M. Schwab and other notable persons contributed to the August number.



Rose Baldwin, of the East Hartford, Conn., High School, is now with the Torrington, Conn., High School.

Ralph Howard is the new commercial teacher in the Fitchburg, Mass., High School.

Margaret Delury, who has been in charge of the commercial work in the Stoughton, Mass., High School, is now in the Revere, Mass., High School.

The new commercial teacher at Madison, Minn., High School, is **Georgetta B. Dolezal**, of Elberon, Iowa.

M. R. Trexler, of Fairbury, Ill., High School, is now with the Monmouth, Ill., High School.

Helen C. Peterson, of Minneapolis, goes to the Larimore, N. D., High School as commercial teacher.

C. E. Butcher, last year with the Olean, N. Y., High School, takes charge of the commercial department of the Waterloo, Iowa, Business College.

Ada Burnett goes from the Marshalltown, Iowa, High School, to the Havana, Ill., High School.

Gertrude E. Grant goes from the East Providence, R. I., High School, to the Englewood, N. J., High School, where she is to have shorthand and typewriting.

Olive Kunz, of Davenport, Iowa, is the new commercial teacher in the University of North Dakota.

Carington Jackson, recently of the Alerdeen, S. D., State Normal School, is now in charge of the commercial work of the Negaunee, Mich., High School.

C. M. Drake, last year with Hill's Business College, Oklahoma City, is now with the Behnke-Walker Business College, Portland, Oregon.

Irene Edgecomb has gone from the Cortland, N. Y., Business College, to the Merrill Business College, Port Chester, N. Y.

Pearl Pratt has been promoted from the Dubuque, Iowa, High School to the Omaha, Omaha, High School of Commerce.

Ethel Farrell, in charge of commercial work in the Sault Ste. Marie, Mich., High School, last year, takes charge of the commercial work in the Cape Girarden, Mo., State Normal School.

Anna E. Reed, of Carlisle, Pa., is a new commercial teacher in the Central High School, Harrisburg, Pa.

M. M. Mackinder, of Medicine Hat, Alberta, goes to Wasatch Academy, Mount Pleasant, Utah, to handle the commercial work.

Libby J. Cohen is a new commercial teacher in the High School at Westford, Mass.

May L. Fillmore has gone from the Mansfield, Mass., High School to the Richfield, Utah, High School.

Marie Keenan, Omaha, is a new commercial teacher in the Santa Fe, N. M., High School.

Emma J. Williams, Readfield, Me., will have charge this year of the shorthand in the Rochester, N. H., High School.

H. A. Roush, formerly of the Latimer High School, Pittsburg, is now with the Woodward High School, Cincinnati.

E. Mae Comfort, of New Castle, Pa., follows C. E. Butcher as commercial teacher in the Olean, N. Y., High School.

O. A. Kennedy, who resigned from the Passaic, N. J., High School to go into accounting in New York City has been persuaded to return to take charge of the commercial department there this year, succeeding Harold Cowan, who goes to Arlington, Mass., High School.

B. F. McAdams, Severy, Kansas, is in charge of the commercial work in the Lincoln, Nebr., Business College, and Lucille De'Lashmutt is a new teacher of English there.

Leola M. Robinson, Bath, Maine, goes to the Newton, N. J., High School this year.

Carrie M. Harrison, Mount Pleasant, Mich., will be a new teacher in the Rockford, Ill., High School.

Lillian Stoll is a new teacher in the Idaho Technical Institute, Pocatello.

A. J. Watts, last year with the Wilkes-Barre Business College, has become head of the commercial department of the Minersville, Pa., High School.

Bertha Cowan, Bridgeport, Ohio, is a new commercial teacher in the Peru, Ind., High School.

L. May Eisenhart, who for several years has been with the Beacon Business College, Wilmington, Del., has been made head of the typewriting department of Bay Path Institute, Springfield, Mass.

Miss J. E. Moore is a new commercial teacher in the Bridgeton, N. J., High School.

H. E. Emerick, of Carson City, Mich., is the new commercial teacher in the Canton, Ohio, Actual Business College.

Mrs. K. E. Twitchell, last year with the Winslow, Me., High School, is now with the Revere, Mass., High School.

Hallie Buckley, Berlin, N. H., will teach commercial branches this year in the St. Johnsbury, Vt., Academy.

Anna H. Finley, last year in the Troy, N. Y., High School, is a new commercial teacher in the New Rochelle, N. Y., High School.

Ethel W. Williams, last year with the Georgetown, Del., High School, goes to the Caldwell, N. J., High School.

William E. Drake, who has been with the Ellis Publishing Company for several years, goes to the Drake Business College, Jersey City, as a commercial teacher.

Leona McLean, University Place, Nebr., is a new commercial teacher in the Denison, Iowa, High School.

Abbie C. Watson, last year with the Miller School, New York City, has joined the Bryant & Stratton School, Providence.

Esther Ward has been engaged to teach commercial work in the Uxbridge, Mass., High School.

Catherine Creedan, last year in charge of the commercial work in the Somersworth, N. H., High School, recently became the commercial teacher in the Winthrop, Mass., High School.

Edna I. Buchanan, last year with the Minot, N. D., High School, will teach this year in one of the Des Moines High Schools.

Christine Johnston is a new commercial teacher in the Milford, N. H., High School.

David Hamblen, Jr., last year with the Saugus, Mass., High School, now has charge of the commercial work at Middleton, Mass., High School.

Marie A. Watson, Georgetown, Mass., goes to the Bliss Business College, North Adams, Mass.

Marion L. Vassar is a new shorthand teacher in the Vermillion, S. D., High School.

Catherine Connelly is a new shorthand teacher in the Booth & Bayliss Commercial School, Waterbury, Conn.

Jessica Palmer, last year with the Troy, N. Y., High School, is now with the Roselle Park, N. J., High School.

B. E. Alward, who has been in charge of the commercial work in the Lincoln County High School, Eureka, Mont., is now with the Monteano, Wash., High School.

Elizabeth B. Aisenberg is a new teacher of penmanship, and Helen F. Denfield is a new teacher of bookkeeping in the New Britain, Conn., High School.

Mamie Saathoff, Mendon, Ill., is a new commercial teacher in the Eldorado, Ill., High School.

Vivian Simpson, of Roxbury, Mass., goes from Hammond, Ind., High School, to the Moline, Ill., High School.

M. L. Lacey goes from the Rockford, Ill., High School to the Springfield, Ohio, High School.

Edythe Johnson, of Iron Mountain, Mich., is a new commercial teacher in the Cadillac, Mich., High School.

Benjamin Neuwirth, Brooklyn, N. Y., has charge of the commercial department in the Elmira, N. Y., High School.

Helen M. Harris, Orono, Maine, is in charge of the commercial work in the Hackettstown, N. J., High School.

Margaret T. Ryan goes from the Calais, Maine, High School, to the Somersworth, N. H., High School.

Mr. Deckman is a new shorthand teacher in the Office Training School, Harrisburg, Pa.

Emma E. Hobbs and Elizabeth Barneck are new commercial teachers in the Redwood Falls, Minn., High School.

Annie A. Bass, of Norwich, Conn., is a new commercial teacher in the Newmarket, N. H., High School.

Mrs. Modesta Barton, for several years with the Highland Park College, Des Moines, where she had charge of the commercial department, is to be this year with the West High School, Des Moines.



Rose P. Treat goes from one of the Des Moines High Schools to the East Liverpool, Ohio, High School. Bertha M. Jones, for several years in the Bridgewater, Mass., High School, is a new teacher in the Chandler School, Boston.

Gertrude Fairbanks goes this year from the Wellesley, Mass., High School to the Medford, Mass., High School.

Lillian I. Kite, of Keota, Iowa, is to be with the Lawrence, Kansas, High School this year. Last year she was with the Oshkosh, Wis., High School. L. H. Rich, Bay City, Mich., is a new commercial teacher in the High School of Commerce, Detroit, and Harold F. King, last year with the Holyoke, Mass., High School, is a new teacher of penmanship and bookkeeping in the Detroit High School of Commerce.

John R. Jones, formerly with the New Carlisle, Indiana, High School, is now head of the Penmanship Department in the Richmond, Indiana, High School. Besides penmanship, he also teaches Commercial Arithmetic and Bookkeeping.

The Taylor School is the green embossed title of the white covered catalogue issued by that institution located in the city of Philadelphia. Mr. Freeman P. Taylor, Ph. B., president, has built up a good school, and the catalogue is a creditable representative of commercial education.

GEM CITY BUSINESS COLLEGE

Quincy, Illinois, August 29, 1918
Zaner & Bloser,
Columbus, Ohio.

Gentlemen:

It may be interesting to you to know that at the International Rotary Convention held in Kansas City in July, the writer was made Chairman of the Business College Section, and I am enclosing a list of those who belong to this section.

Mr. George W. Blair, who for the past eight years has been connected with the Gem City Business College, left Quincy on Tuesday, August 27, for New York, for overseas work in the Y. M. C. A.

Mrs. May Gibson, who formerly taught in the Bryant & Stratton School, St. Louis, goes to Oberlin, Kansas, this year to teach.

Miss Mary Bryant, of Clayton, Illinois, will teach this year in the Mt. Sterling High School.

Miss Helen Heatherly, of LaGrange, Missouri, will teach in the High School in Okmulgee, Oklahoma, while Miss Winifred Weatherman, of Kakoka, Missouri, has accepted a position in the Donnelly School, Charleston, West Virginia.

With kind regards, I am,

Very truly yours,

D. L. MUSSELMAN,
President

The following works published by Isaac Pitman & Sons, 2 West 43rd Street, New York, have been added to the New York Supply List for 1918-1919 listing: "Pitman's Shorthand Rapid Course," "Key to Shorthand Writing Exercises and Examination Tests," "French Phonography" by T. A. Reed, "Pitman's English and Shorthand Dictionary," and "The Sign of Four in Isaac Pitman Shorthand."

Remington Notes, New York City, for September, is particularly timely, dealing as it does with Typewriting duties and opportunities in war time. The girl and the machine are as essential in winning the war as the boy and the gun. Mechanical accountancy is becoming more and more an important part of typewriting. "Absolute accuracy" is encouraged, and there is nothing more conserving and constructive than to do it right the first time. Let the good work of "Noting" Remington service continue.

SOME TEACHING CHANGES IN VERMONT

Miss Agnes Leary resigned her position in the commercial department of Essex Junction High School to take government work.

A. E. Holmes, of the Portsmouth, N. H., High School, succeeds Irving V. Cobleigh, who goes to Brooklyn, N. Y., Marquand School, 53 Hanson Place.

Miss Florence Salls, of Burlington, is teaching in the Commercial Department of Swanton, Vt., High School.

Miss Alice Canton, of Richmond, Vt., is teaching in the High School Commercial Work at Burlington, Vt.

Miss Mertie P. Blair resigned her position in Burlington High Commercial Department to accept a position in the commercial department of the High School at Morrisville, Vt.

THE BUSINESS LETTER

(Continued from page 21)

We would suggest. "We suggest" is better, and costs less.

Will you please arrange to send. "Please send" is just as complete and eliminates four words.

We extend you our apologies. "We apologize" is better and more correct.

Your letter of recent date. Useless to the reader. Either give the exact date or refer to the subject of the letter.

There are three good reasons why every business man should eliminate the above expressions from all business messages.

1—It is an imposition on his part to expect a customer to read such verbiage. If we incorporate extra words into our letters, our customers must read through extra sentences in order to get the real thought, and this takes extra time.

2—Use of such words curtails a man's development. They encourage mental laziness because a stock phrase comes to the lips without needing the impulse of an idea.

3—Usually the use of stock phrases is more expensive. Often the use of one word will convey just as complete a meaning as a whole phrase of conventional jargon.

Each letter we write costs our company about thirty-five cents, so every saving we can make lowers production costs.

BOOKKEEPING

(Continued from page 20)

tions, they will find that the teaching of this principle becomes much simpler. The pupil should know at once whether it is a debit or credit of cash because he has been drilled to understand the cash account. It is easy for him to decide the other side of the equation by deciding what caused the cash to come in or to go out. From this study the teacher should go to the purchases and sales of goods on account. These should present no special difficulties because the pupil has been taught these accounts. Here, too, a clear distinction should be made between a book of entry and a book of accounts. It is of the utmost importance that he understand that the ledger is a book of transfer and that a transaction must be recorded in a book of entry first.

After a number of short exercises of this kind have been studied the class should be ready to record the transactions of a formal set in simple books of entry suitable for a small business and learn the routine steps of any set to the completion of it.

MEANDERINGS

(Continued from page 15)

it wouldn't be a month until there were millions of pairs of hands at war work which are now doing useless work. They say every soldier at the front must be backed up by at least six war workers. That means that our proposed army of five million men at the front will require thirty million war workers to keep them supplied and fit to fight. But at present we are far from having the thirty million war workers. There are too many millions at work making the things neither the soldier nor anyone else needs.

Just to the extent that you buy these things, to that extent you are depriving our soldiers of their backing. It is a simple matter of figures. Think it over, and decide what YOU are going to do about it.

INVESTORS WILL WIN
BUY W. S. S.



The RED CROSS and CLARA BARTON

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

Part Two

In part one of this story of the Red Cross, I



of this story of the heroine in medias res, in the midst of things. Now, let us go back a little, for it is always interesting to study the childhood and early growth of these men and women who have made remarkable records of the pages of the

world's history. Generally these years of early youth are of ordinary nature. Such was certainly the case with Clara Barton, born in Oxford, Mass., a farm town near the city of Worcester. Her father had been a gallant soldier under Mad Anthony Wayne in the Indian campaign soon after the Revolution, and had been present at the death of the great Indian chief, Tecumseh, at the battle of Tippecanoe. Mr. Barton was a farmer of moderate means in a not very fertile section of the not very fertile state of Massachusetts, which grows better men and women than it does wheat and corn. Clara Barton was the one girl of the family and there were several boys, and her brother Dave was her idol. He was 18 or 20 years old when the little girl was five. He was a Wild West sort of a fellow, and one of his favorite amusements was to catch a couple of colts, mount one himself and toss his five year old sister on the back of the other and tell her to hang on to his mane and then, by a rope around the horse's neck, lead her in a wild gallop over the hills of Oxford. She could ride a horse as well as any Apache Indian girl, and at the age of 77 she said: "I am as much at home on the back of a horse as I am in a rocking chair," and a great deal more comfortable." In the wild scurry of the Civil War, she often narrowly escaped capture by riding at break neck speed in a cavalry saddle over the rough roads of Virginia and the Carolinas.

A Queer Childhood

This little girl never had no dolls, but instead she had dogs and cats and pet hens and tame woodchucks, an owl or two, some chipmunks, white rats and a gray squirrel. In fact, she had a small menagerie of live animals on whom she lavished the care and affection that the average small girl bestows upon her numerous family of dolls. She grew up very athletic, though not large of frame and of a most retiring and sensitive disposition, without any confidence whatever in herself. So much did she lack this self-confidence

that she absolutely broke down when she tried to speak a piece in school at the Friday afternoon rhetoricals, and her parents were seriously worried about this lack of self-control and confidence in one who was mentally and physically wonderfully active, for, under the training of her older brothers, she became a superb mathematician and a brilliant scholar, far in advance of the older girls of the school she attended.

Finding the Right Bump

Dr. Fowler, who was a noted Phrenologist of the 19th Century, came to Oxford to lecture and the Bartons went to the lecture. Dr. Fowler examined Clara's head and felt over her bumps. The Doctor said: "Give this girl charge of other people's work and she will develop confidence and have no hesitation in taking charge of their work," and so they got her a district school to teach. She was almost scared to death of her pupils when she took charge, but they were almost scared to death of her, so they got along very nicely together and the discipline of that school was splendid, for she loved her pupils, and nobody is fit to teach who does not, and where there is genuine affection between pupils and teacher there is never any trouble about discipline.

For sixteen years Clara Barton was a school teacher and then she broke down. School teachers do sometimes. Most people think it is a snap, teaching school, only a few hours a day. Well, it is, but sometimes the mental strings snap under the strain of it, so Clara Barton gave up teaching.

A Center of Genius

From within ten or fifteen miles of Worcester came some rather remarkable persons. Branchard, the discoverer of a new principle of mechanics, the lathe for turning irregular forms. Clater, who by the invention of his spindles and loom, revolutionized all the textile mills of America; Elias Howe, inventor of the sewing machine; Eli Whitney, inventor of the cotton-gin, and by that invention he probably caused the great Civil War, because negroes became very valuable; William T. G. Morton, who conquered pain by the discovery of ether; Dorothea Dix, went from Worcester to found the modern system of insane asylums of America. Great Britain and the world; insane people had been treated like dangerous criminals, chained and locked up in dungeons. No wonder few of them ever recovered their reason; Luther Burbank, that magician of the plant world who has given us seedless oranges and lemons and wonderful varieties of fruits and berries; George Bancroft, the historian; Edward Everett Hale, brilliant author and Unitarian minister; John B. Gough, famous orator, who thrilled millions with his dramatic ability to entertain, and who himself demonstrated that it is never too late to mend, for Gough was a common drunkard of Worcester till he was thirty years

old; and George Frisbie Hoar, a man so great he could well fill the place in the United States Senate, once occupied by Webster and later by Sumner. All these were contemporaries of Clara Barton, the Angel of the Battlefield.

On to Washington

Inventors in Massachusetts—the most inventive state in the Union—were making bitter complaints that other inventors got possession of their secrets through improper influences in the patent office at Washington. A Massachusetts congressman got Miss Barton appointed to a position in the recording department of the United States Patent Office, and she became head clerk of the department to the great disgust of a large force of men who did their level best to make life a burden to the only woman in the department, but, as you know, if you have read the first part of this story, Clara was a girl who could take care of herself. The woman who drove her hospital team through the rain of bullets, shrieking shot and bursting shell at Antietam was not likely to be afraid of a few office clerks who blew tobacco smoke in her face and spat tobacco juice around her feet as she passed by. During the six years that Clara Barton remained in the patent office, she completely re-organized that branch of the service, and there was no more betraying of secrets to needy inventors who lacked brains of their own.

The Lightning Strikes

And then, in April, 1861, the lightning came out of the cloud of rebellion that for years had been gathering darkly in the South. The cannon shot that splintered the stone walls of Old Fort Sumter, frowning in Charleston harbor, and shattered the flag staff that held the Stars and Stripes above the fort aroused the North from its slumber and transformed a million school boys into a million fighting men. I was a very small boy at the time, just beginning to go to school and learning to read. "Can the cat catch the rat? You bet your life the cat can catch the rat," and other classics of the kind. The school master, a neighbor of ours, sometimes carried me on his shoulders through the deep snow of that early spring of '61. It was a large country school, forty or fifty big hulking boys and strapping girls, and how those boys flew out from under that school master when Lincoln called for 75,000 men to put down the rebellion. The big boys all went to war. They were desperately afraid that the fun would all be over before they got down there. It wasn't, and a good many stayed down there permanently. My father had two boys working for him, John and David Cram. After the first battle of Bull Run, David Cram was reported missing, and after the battle of Fort Donelson, John Cram was reported miss-



ing. Neither of these boys was ever heard of again. I suppose each was buried in one of the long trenches that held the nameless dead, after those bloody combats. I saw the boys who had struggled with slate and pencil over agonizing problems in arithmetic, grasp the musket and to the shrill note of the fife and the sharp tap of the drum, march under the streaming folds of Old Glory, into the storm of death that for four years was to drench the South in blood and make a vacant chair in every family circle of the North, and into this storm of death and destruction went Clara Barton from the patent office in Washington.

An Early Volunteer

She had saved a little money during the long years of school teaching and service in the office, and she determined to give this money and her time to the service of the nation. Not in the hospitals at Washington, but on the firing line, behind the cannon and amid the crash and tumult of the field itself, for it was there that men had desperate need of women's help and there most women could not go, but before she went to the front Miss Barton had a well laid-out plan of action.

At the call of President Lincoln troops from all parts of the country, especially the East, were hurried to Washington, which was in imminent danger of capture by the rebels, who were only a few miles distant over the Potomac in Virginia. The 6th Massachusetts, with Butler in command, was the first regiment to reach Washington. It left Boston and went to the Capitol through Philadelphia and Baltimore. It was necessary for the regiment to leave the cars and march across the latter city and take a train for Washington. This march was through a mob of howling sympathizers of the South who showered bricks, dead cats and pistol bullets upon the marching soldiers. Four were killed and scored were wounded, and the troops arrived in Washington battered and beaten and buffeted sorely by the Baltimore mob, and there was nobody to look after the wounded. When Clara Barton was a girl of 14 her brother Dave was badly injured in an accident. For many weeks he was confined, a helpless cripple, to his bed, and Dave was Clara's idol. Through his illness she watched over him like a mother. His every want found her ready, and she became a splendid little nurse, and now this experience became very useful. She knew just what to do with these wounded and beaten men, and she did it. That has been the key note of the whole life of this remarkable woman. She took full charge of these boys from Massachusetts and she sent word to Worcester what she was doing and asked them to send her bandages, preserves, jellies and things of that kind, and they came by the carload, and soon she was embarked on her mission as an inde-

pendent worker among the wounded. They began to come back in boat loads and train loads from the fields of Virginia. And on the field, on the boats, in the trains, everywhere was the small dark woman with her bandages, her medicines, her soup and wine and restoratives.

I have told you of Clara Barton at Antietam and Fredericksburg. I could fill several numbers of this magazine with similar instances of service. In the swamps of Charleston Harbor, amid fever and disease and death from the shells of Fort Sumpter and Fort Wagner. Of days and nights in the wood of the Wilderness, as Grant drove his men against the army of Virginia, while men were burned to death in the blazing forests as they lay wounded, and in the Crater of Petersburg when five hundred men were blown to pieces in the great explosion, and the wounded lay for four days in the blazing sun before they could be taken out under a flag of truce. She stayed with the armies until the very finish and then, completely broken down herself, spent several months preparing for another great work.

The Search for Missing Men

In the report of every battle there is given a list of killed, wounded, and missing, and sometimes the list of missing men is large. After a battle every company is lined up and the sergeant calls the roll. Each man is reported killed, if he is known to be dead; wounded if he has been taken to the hospital. If he does not respond to either of these reports, he is set down among the missing, and after our war of four years there were many thousands of these missing men, and nobody knew what had become of them. Of course, many of the missing men are found readily enough. They are stragglers or they are prisoners. Some of these desert in the midst of battle and, knowing their lives are forfeited, never come back. Such was the condition at the close of the war and President Lincoln appointed Clara Barton, whose executive ability was well known, to find out as far as possible what had become of each missing man. It was a gigantic task, but she went at it with her usual diligence and persistency. As soon as it was known that she had been given this work to do, a flood of letters came pouring in from all parts of the country asking her to find out what had become of some loved one who had never reported after a certain battle. She found thousands of missing men and restored them to anxious relatives and friends, while sometimes they preferred to remain where they happened to be. Some were in Southern territory, married to Southern women, while many were in the graves of Andersonville and Libby and other prison camps of the South.

And then there came the news that another great war had broken out across the Atlantic. France had

declared war against Germany. Louis Napoleon, Napoleon the third, "Napoleon the Little," as Victor Hugo scornfully called him, felt his throne tottering under him. He knew that a war with Germany would be popular and Bismark, the greatest statesman of his time, had prepared the way to have Napoleon declare war on Germany; a war which Bismark wanted, for he knew that France was poorly prepared, while Germany was armed to the teeth and drilled to the minute, and then Paris went wild, and everywhere was heard the cry "On to Berlin!" The great German Bismark let loose the war machine Von Moltke had prepared so thoroughly. That army went over France like a steam roller. In a few months the Germans were in Paris, Louis Napoleon and the Empress were fugitives in England, and Germany had collected a billion dollars and taken Alsace and Lorraine from her conquered foe.

In order to provide for the expenses of her search for missing men Clara Barton had arranged to give 300 lectures, visiting every city of any size in the United States. As a platform speaker she was remarkably successful, for she told a simple story of her own experiences on the battlefield, transport ship, hospital train, and in the many places she had visited in search for missing men. But the constant journeying and speaking every night before a great audience was too much for her, and one night when she went on the stage to speak to a crowded house in a western city she fainted, to her astonishment, that she could not say a word. There was a complete nervous breakdown, and the doctors told her nothing but absolute rest would save her reason. They prescribed a year in the quiet of Switzerland or Italy. It was several months before she could get up strength enough to make the journey, but in 1869 she sailed from New York and landed just in time to meet the great wave of battle that was rolling toward France from Germany along the borders of Switzerland where she was seeking rest.

On the 15th of July, 1870, when Miss Barton was at Berne, Switzerland, there came like a thunderbolt out of the sky the news that Napoleon III of France had declared war against King William of Prussia, and Paris rang with the cry: "On to Berlin! To the Rhine! To the Rhine! Vive la France! Vive l'Empereur!" And one day to Miss Barton's amazement there came to her little Swiss Chalet the splendid coach of the Grand Duchess of Baden, daughter of King William of Prussia, so soon to be Kaiser Wilhelm der Gross, first Emperor of Germany. In it rode the Grand Duchess herself, and after presenting her card through the footman she alighted and clasped Clara Barton's hand. She told her that she knew all about her through what she had done in the Civil War, and she asked her to go with her and give her knowledge of war conditions to



the field of relief in the opening war. She asked her to come to Strassburg, await the siege of Carlsruhe, and after it was over organize the Red Cross relief. Miss Barton told her that she was an invalid, that the doctors after conning her to her bed for months in America had decided that her only hope of life lay in absolute rest for at least three years. But, like an old warhorse, smelling the battle afar off, she could not refuse and she went.

The Franco-Prussian war was short, sharp and decisive. France was no match for the powerful German machine that Bismark and Von Moltke put together, and soon Napoleon III was a fugitive with the crown prince and the Empress Eugenie, living somewhere in England. The Germans entered Paris starved into surrender early in 1871, January 28. The Germans collected a billion dollars indemnity, took Alsace and Lorraine and went home to get ready for the world conquest war that is now raging, and then there came the brief period of riot, murder and destruction that followed in the days of the Commune when the French army of the Republic from Versailles shot down all they could of the French communists of the Red Republic in the streets of Paris, and Clara Barton was in Paris after those bloody days carrying everywhere the relief of the Red Cross.

In 1874, Clara Barton returned to America and established a residence at Capitol Hill in Washington, determined that America should become a member of the Red Cross association. She had seen its magnificent work in Europe and she resolved to give her time to it here in America.

The Red Cross association was first formed in Geneva, Switzerland, in 1859. Monsieur Henry Dunant, a Swiss gentleman, was traveling in Italy at the time and he was present on the battlefield in the days following the French victory at Solferino. Thousands of killed and wounded lay upon the blood-stained field and "There was lack of woman's nursing. There was dearth of woman's tears."

For several days Dunant worked for the relief of wounded men, and he was greatly impressed with the horrors of that battlefield. He went home to Switzerland and prepared a story which he called: "A Souvenir of Solferino." This was widely circulated among the nations of Europe and the result was the formation of the first society of the Red Cross, with the head of the Swiss Republic as its first president. A congress was held at Berlin and sixteen European powers were present, and an agreement was made among these nations which made the wounded in case of war neutrals, and provided for their treatment by nurses of any nation, who should bear the insignia of the Red Geneva Cross on their uniform. Hospital, tents and buildings of any kind floating this Red Cross should not be fired upon, and citizens who aided in the care of the wounded were guaranteed safety.

Of course, a bullet wouldn't turn if it happened to meet a Red Cross nurse or stretcher bearer, but they were not to be intentionally injured. It remained for the 20th century with its German kultur to bomb hospitals and torpedo hospital ships.

The United States, like other nations, had been invited to the congress at Berlin and a representative had been present, but strange to say this country, which had seen so much of the horrors of war, did not choose to enter into any agreement with the other nations. Politicians were not interested. They had had all the war they wanted, did not expect any more, and saw no particular need of joining the Red Cross League of nations, and it remained for Clara Barton, home from Europe, to get the United States to take its place in the society after Russia, Turkey and other semi-barbarous nations had joined the league of mercy which floated the white flag with the Red Geneva Cross in its center. She commenced work with her usual vim, but it was no easy task. She traveled

from one end of the country to the other to interest statesmen and soldiers and charity workers and literary men and women in the enterprise, but it was eight years before she succeeded in getting the President, himself a brave soldier, General Garfield, to put forth the effort which insured success and then just as success seemed within reach, Charles Guiteau, a crazy lawyer, murdered Garfield, and Chester A. Arthur became president and signed the first charter of the Red Cross Society in America. In the spring of 1882, Clara Barton, The Angel of the Battlefield, as the soldiers fondly called her, became the first president of the Red Cross Society of America, an institution which depended entirely on voluntary contributions for its support. There was no war threatening this country. All was profound peace, but from the very day of its organization down to the present time, all over the world the Red Cross is doing heroic service among twenty fighting nations. There has been plenty of work for it to do.

YANKEE PEP

The New War Song

Words and Music by Tom Sawyer, Columbus, Ohio

When the S. O. S. was sent to U. S. A.,

To the Cradle of Liberty.

Every Son and Daughter of Uncle Sam,

Rushed to save Humanity.

We're all in the fight, determined to win.

We'll never let up, we'll never give in

'Till the World's made Safe and the Seas are Free—

A decent place to live in for you and me.

CHORUS

Hep! Hep! Hep! Yankee Pep in the step

Of the Yanks on the march Everywhere.

Crusaders for Right; determined in the fight

To prove that "Right makes Might."

Yankee Pep, Sammy Pep, there is Vict'ry in the step

Of the Yanks in France somewhere.

When Old Glory takes a stand

Right and Freedom rule the Land.

It's Yankee Pep, Yankee Pep in Uncle Sam.

The Stars and Stripes are now unfurled in France

For the cause of Democracy.

Our quick preparation surprised the World;

We will fight 'till victory.

Sammy has 'em on the run at the point of the gun,

To get kaiser Bill and every other Hun;

We have seen "E-nuff" of divine right bluff.

We mean to put an end to Wilhelm's Bluff.

CHORUS

Buy! Buy! Buy! Buy a Bond! Liberty Bond;

Do your best, it's the test; do it now.

The Eagle put to flight

Will help Our Boys to fight;

Our Bonds will make for might.

Give your best; fill the Chest; get your name on Victory's list.

Now the Fourth Great Drive is on.

It's your chance to reassure, Right and

Freedom will Endure—

So buy your Bond, a Liberty Bond from Uncle Sam.



Composer of the new War Aims March Song, also of Mark Twain March, and others. Mr. Sawyer has arranged effective piano accompaniment, also for male quartet and band. "Tom" is an expert Mandolinist of national renown. He is an artist also with the pencil as well as a professional penman and teacher. He'd be a genius were he not so many sided.



Miss Mary R. Barnette, whose classic features appear herewith, was born in Virginia and received her education in the Salem High School, the Virginia State Normal Schools, the National Business College of Roanoke, and the University of Virginia, graduating from the latter in 1918 in the department of English.

For seven consecutive years she taught penmanship in the junior high school and in the normal training department of Roanoke, and this year was offered the supervisorship of writing throughout the city.

From 1912 to 1914 she taught penmanship in the Martinsville Summer

Normal School, and from '15 to '18 in the University of Virginia. She attended the Zanerian during August, 1918, evidencing at the same time the enthusiasm and qualities which have made her so successful in her work. This year she is supervising in the Cincinnati schools, where her enthusiasm will be contagious.

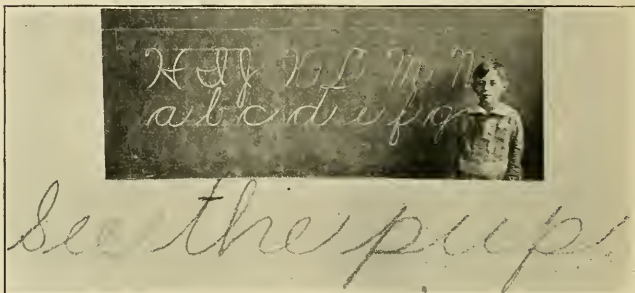
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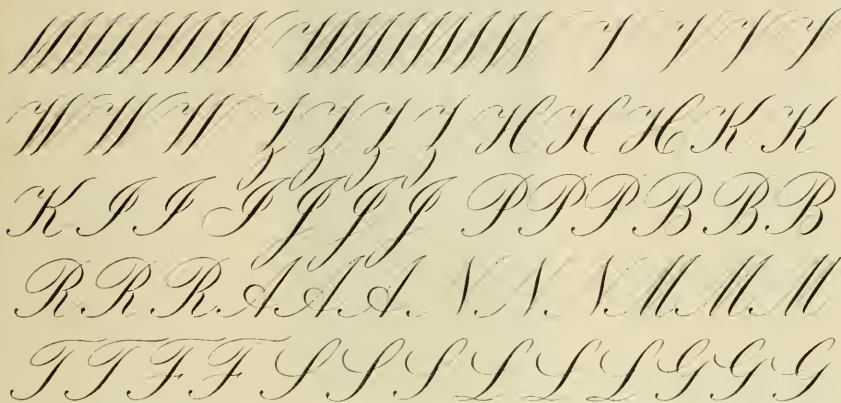
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ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

LESSON No. 9

Since the majority of capital letters are based on the compound curve, you will do well to spend much time on the exercise. Study the curves at the top and bottom and how the shade swells and diminishes gracefully. See that the down strokes are parallel and on the main slant. The up strokes should be parallel and on the connective slant.

After you have mastered the exercise, the compound curved strokes in V, W, etc., should be easy, as they are practically the same.

Study the beginning stroke of V. Notice that part of it is much the same as the last part of small n. Unless you learn to see the forms clearly and see the relation of one letter to another you cannot expect to make good letters. The beginning strokes of V, W, Z, H and K are the same. Be careful to get them the right size and not too high nor too low.

The loop on Z is the same as the loop on the small z. The last part of H is much the same as small l only it is curved more. Make the last part of the K the same in shape as in small k. By making comparisons of this kind you will discover that you have already worked on many of the strokes in the capitals. Make both strokes in I and J downward. The top part of P, B and R are not so very difficult if made slowly. Work for form and quality, not speed. Give considerable attention to the little d ts. The down strokes in A and M should be slightly curved. Begin T and F the same as P. Study the ovals and compound curves in S, L and G.

This lesson contains considerable material, and unless you study and practice perseveringly you cannot expect results. Be sure to study.

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Miss Mabel Wilson, of Malta Bend, Mo., recently of Modesto, California, is a new teacher of writing in the Junior High School of Duluth, Minn. Miss Wilson was awarded the Zanerian Gold Medal of Merit for 1918 for progress and achievement in writing.

E. W. Keenan, who for the past six years has been teaching bookkeeping and penmanship in the Wilmington, Delaware, High School, resigned to accept an appointment in the Beacom Business College of Wilmington.

Mr. C. E. Chamberlin, formerly of Chattanooga, Tenn., is now in charge of the Commercial and Penmanship work of the South-West Texas State Normal School, San Marco, Texas. Mr. Chamberlin is a well rounded commercial and penmanship man who will find the work well within his grasp.

Mr. F. J. Duffy, Supervisor of Writing, Duluth, Graduate of Harvard University and of the Zanerian, and winner of the 1917 Zanerian Gold Medal of Merit for Progress in Penmanship, was one of the instructors in the Zanerian Summer School. Mr. Duffy is achieving success in his Duluth work, being in thorough sympathy with child life and development, and not merely interested in penmanship technic. Duffy's Malt Whiskey is not of his making or taking, but Duffy's Movement Writing is worth taking, and many are enjoying it in Duluth.



Miss Louisa Maria Spencer, Blanchard Hall, Los Angeles, Calif., whose portrait appears above, is the author of some attractive devices as aids to good writing by means of large letter cards, rhythmic drills, and spelling, all designed to be used in connection with the California (Zaner) Method of Writing.

"Health and Spelling through Rhythmical Penmanship" is a book containing many original suggestions, methods, and materials for promoting both penmanship and spelling — two arts always associated together but not often well balanced.

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CARNEGIE COLLEGE, Rogers, Ohio

Mr. R. E. Wiatt, Supervisor of Writing, Los Angeles, California, in August favored us with a list of 38 subscriptions to the Professional Edition of THE BUSINESS EDUCATOR, taken from among his teacher students in the summer school of the University of California, at Berkeley, where he had charge of the writing. This bespeaks enthusiasm and success in matters pertaining to penmanship and its instruction in the public schools.

Miss Helen R. Blosser, daughter of the junior partner and business manager of Zaner & Blosser Co., is supervising writing in Springfield, Mo., succeeding Miss Stella Brodowsky, who was granted a year's leave of absence. Miss Blosser is a graduate of the Ohio State University and of the Zanerian, having specialized in English and Penmanship. Supt. W. W. Thomas, of Springfield, was a pupil of Mr. Blosser in the late eighties at Delaware, O.

Miss Anna Lee Wolfe, of Covington, Ky., is one of the new supervisors of writing in Cincinnati. She attended the Zanerian during the summer and proved to be an exceptionally alert and progressive student. She is well qualified by experience and training for the work, and we are sure she will make good in no small way.

Miss Jennie Shepherd, last year in Joseph, Oregon, is now teaching the commercial subjects in the high school of Pasco, Wash.

Recent U. S. Government Educational Publications

Copies of which may be procured by addressing the Superintendent of Documents, Government Printing Office, Washington, D. C.

Bulletin No. 15. The Evolution of National Systems of Vocational Re-education for disabled soldiers and sailors. Issued by Federal Board of Vocational Education.

Bulletin, 1918, No. 18. Americanization as a War Measure. Price, 10 cents.

Bulletin, 1918, No. 10. Public School Classes for Crippled Children. Price, 10 cents.

Bulletin, 1918, No. 5. Work of the Bureau of Education for the Natives of Alaska, 1916-17. Price, 20 cents.

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Sample cards executed with these inks free for a two cent stamp.

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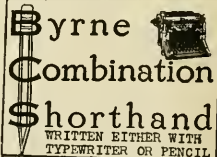
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are necessary to make
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When dealing with Bullet-
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For Sale Well established, prosperous business college in city of 14,000; excellent territory; no competition near; high rates of tuition; present attendance day 60, evening 40. Price and terms reasonable. Present manager going to the army. Address **WESTERN COAST**, care of **Business Educator**, Columbus, Ohio.



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Prepare by mail in spare time for this attractive profession in which there are great opportunities for both men and women. Send at once for free book, "How to Become a Banker," by EDGAR G. AUSTON, **AMERICAN SCHOOL OF BANKING**, Dept. 29 185 East State Street, Columbus, O.

THE best paying Business College in Texas. Up-to-date systems and equipment, worth at least \$6,000. Owner in draft and will sell for cash only, for less than school's receipts for last two months. School been established 18 years, has the best of patronage at home and abroad. Address **SAXET**, care **Business Educator**, Columbus, O.

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are in demand for positions in public and private commercial schools.

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Wanted A high-class business college manager, one who is capable of earning from \$2,000 to \$5,000 a year; also a good Bookkeeping teacher, male or female, who is a good penman; also a Shorthand teacher who knows Graham-Pitman Shorthand from A to Z. Persons subject to draft need not apply. More than 1,200 students enrolled since January 1. Address **DRAUGHON'S COLLEGE**, Nashville, Tennessee

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The best high schools and business colleges are writing us for teachers to begin in September. Fine opportunities now open for qualified beginning teachers. We need 500 experienced teachers to recommend for choice positions. Write us to send you our free literature—state your qualifications briefly.

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By mail, by telephone, by telegraph, they come—**VACANCIES** for young teachers and for old teachers; for men and for women, experienced and inexperienced; for teachers of Bookkeeping, of Shorthand, and of all the allied subjects; at high salaries, medium salaries and lower salaries—places, in short, for all sorts and conditions of teachers.

Day in and day out, these places are coming to us—we have them now, and shall have them. It's your own fault, if you don't get the benefit of some one of them. Hasten to write for our registration blank—free—and watch results.

CONTINENTAL TEACHERS' AGENCY

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BITS OF ORE

Aug. 31 Besides many other good places, we have filled these during August: High Schools in Englewood, N. J.; Denison, Iowa; Roselle Park, N. J.; Des Moines, Cincinnati; Olean, N.Y.; Holyoke, Newburg, N. Y.; Lynn; Boise; Sault Ste. Marie; Washington, D. C.; Business College; Lincoln, Neb.; Business College; Idaho Technical Institute, Pocatello; Bay Path Institute, Springfield, Mass. **MAY WE HELP YOU?**

The NATIONAL COMMERCIAL TEACHERS AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Positions Unfilled!

Choice positions for Commercial Teachers remain unfilled. Possibly one of these may be just what you want.

Write for details. We are also making a record of those available for future positions, especially in January and February.

Shall we place your name on this list?

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Mail Coupon
or Write Us Today!

Specialists'

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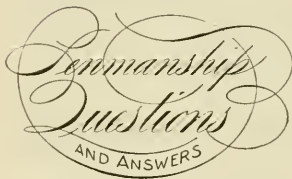
516-18 Nicholas Bldg. St. Louis, Mo.

I may wish a better position about

..... 191..... Send details.



Certificate Winners, High School of Commerce, Cleveland, O., A. N. Carmine, penman, in center. Mr. Carmine is a well rounded practical educator, as well as a fine teacher of penmanship. He's as good as he looks, too.



WRITING

(In answering questions exhibit handwriting such as you would wish your pupils to imitate in general school practice.)

1. (a) What importance do you attach to the general acquisition of a practical handwriting?

(b) What have you done to improve your methods of teaching and practice of writing to raise the standard of the writing product of your pupils?

2. To what extent should the progressive teacher EXACT application of position, arm movement, plainness of letter forms, and general neatness of arrangement, as presented and emphasized in the regular writing lesson?

3. Make six good developmental drills that you would require of pupils. When should they be given, and what is the purpose of any one of them?

4. Explain just how you would conduct a classroom drill so as to in-

spire and instill healthful and efficient posture as well as fluency in productive power for the writing act.

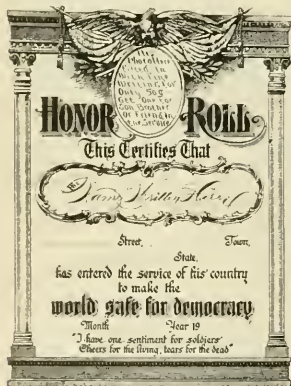
5. (a) What is the purpose of counting?

(b) Give your method of counting.

6. How would you treat the problem of lefthandedness in the first grade and in the fifth?

7-8. State the objections to the use of pen and ink in the primary grades. Why are the chalk and the pencil for little children the logical and pedagogical instruments of writing to precede the introduction of the pen?

Questions in Writing for County Teachers' Examinations for the State of Ohio by Tom Sawyer, Columbus, Ohio.



Penmen & Card Writers

You can make big money with my individual Honor Rolls. Place for Photo. Printed in Colors on good grade of paper. Suitable for Pen Work. Quick sellers. Special Prices to Penmen Agents Wanted. Big Commission. Write to day E. L. Blystone, Penman, Pittsboro, Pa.

Liberty Bonds, the Free Man's Bonds



This specimen of penmanship is from the pen of Mr. E. L. Blystone, Pittsboro, Pa., who, until four years ago, was an employee on a railroad. He lost his left hand and then turned to penmanship, completing a correspondence course, since which he is writing cards and engrossing Honor Rolls as a vocation. Thus it is that an accident caused him to abandon one calling and begin another. Many a Sammie will do the same, and do it well, too.



The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.



Herewith is presented for the student of engrossing a set of resolutions which are simpler in design than those of my work which have appeared in the B. E. during the last year. The original was executed on a sheet of 3-ply bristol board, 18x23 inches in size. All of the lettering in this specimen is of the broad pen variety with the exception of the principal line, "PETER ROBLING, SR.," and the words "THE BANK." I might also mention that the bristol board is what is known as kid finish, which takes the pen and brush equally well. Avoid what is known as pulp boards because they are worthless for this line of work. All of the brush work in this specimen was executed in dark green obtained by a mixture of Hooker's Green No. 2 and Paynes' Gray.

The spray of lilies must be accurately sketched in pencil, and when the sketch is satisfactory go over the pencil lines with a 303 Gillott's pen dipped in the color above mentioned, and then erase all the pencil lines leaving a clean, faint but permanent outline upon which the lilies are painted.

For the flourishes around the heading and the "Committee on Resolutions" use a Gillott's Principality Pen No. 1, and make the strokes off-hand from left to right. For cleaning up the work when completed use art gum instead of rubber, which may be purchased at any stationery store.

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Card Writers are "cleaning up" selling Our Flag Cards. Send 4c for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McREL & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

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Send me 50 cents together with the name of your soldier, sailor or Red Cross nurse, relative, friend or sweetheart together with the date of his or her entering the service, and the branch of service in which he or she is engaged in the great world war for democracy, and I will send you post-paid the most beautiful War Service Design on the market, with the record lettered in same in the best possible style. The design is also arranged to permit the mounting in of photo of the young patriot.

P. W. COSTELLO, Engrosser and Illuminator
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Penman's

I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 406 Meyer Bldg., Kansas City, Mo.

The South Side Bank of Scranton
PENNSYLVANIA
desiring to record
the fact of the death of

Peter Robling, Sr.
a member of its Board of Directors
and to offer suitable tribute to his memory
expresses for record its appreciation of the deceased as follows:

PETER ROBLING, SR.
Died April fifth Nineteen Hundred and Eighteen.

He was one of the founders of the South Side Bank and served upon its Board of Directors since its organization. Mr. Robling was a conscientious, alert far-seeing business man, whose judgment was sound and ready. He gave in his representative capacity on the Board of Directors the same earnest and sincere labor that achieved for him success in private business life. In his opinions he was clear, tolerant and strove always to be in the right.

THE BANK also learned to know **MR. ROBLING'S** worth in the business community and his character as a husband, father and citizen, and commends the life of Mr. Robling as of the highest order of citizenship.

He was a loyal devoted father and husband, and his career abounded in inspiration and good example. We mourn his loss. We will miss his agreeable companionship and his business sagacity as a member of our Board. We sympathize with his family in the loss of a home-loving loyal husband and father. We direct that these sentiments be spread upon our official minutes and be sent to the family of the deceased.

Committee on Resolutions
Thomas G. Donahoe,
Richard Strimes,
Frank J. Dickert.

DO YOU HAVE TROUBLE

in getting position and muscular movement in your writing? If so, use the Myograph for pen and ink work and Adjuster for pencil. They positively prevent finger-motion and wrong position. Myograph 20c, Adjuster 10c postpaid, or both for 25c. A Pencil Economizer free with order. Send stamps. The demonstration by little 6-year-old Lucinda Miller (the writing marvel) at the recent Commercial Teachers' Federation meeting convinced all who saw the exhibition that our claims are not exaggerated. Try them in your classes. Address

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J. D. Todd, Salt Lake City, Utah

AMERICAN ALPHABET, by E. A. Lupfer, with Zanerian

Lesson No. 3

This alphabet is the outgrowth of a demand for something that the people not trained in lettering can read without much effort. The forms are plain, clear-cut and graceful. This alphabet is used quite extensively in America by engrossers and penmen in lettering diplomas, resolutions, etc., in which it is especially suited to body work. The capitals are sometimes made more ornamental, as the judgment or taste of the engrosser dictates. There are times when a simple letter does not look as well as one more elaborate.

Rule head and base lines for short letters one-half inch apart, and for capitals about seven-eighths apart. Keep the space in letters the same as between letters. Use the eye to judge spacing. Keep the letters fairly close together so that the lettering looks solid and stands out more than the background.

Give special attention to curved strokes. Unless you can make them clear-cut and graceful, your work will look weak. Keep the small letters h, m and n open at the bottom and small u, v, w and y open at the top for legibility. The top and bottom strokes should be on the same slant. Get sharp, clear beginning and ending strokes. Too much ink on your pen will not produce sharp, smooth lines. Dip often and use waterproof ink. Do not merely copy the forms, but commit them to memory so that you will have a good mental picture of them at all times.

Do not patch this alphabet with a fine pen, but finish it as you go with the broad pen. You will find it a very speedy and beautiful alphabet.

The modern engrosser must be competent to do many things well, and resourceful in order to remove all obstacles that seem to stand in the way of a paying order.





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PEN DRAWING

Will roses are extremely decorative and are very interesting as a study. First sketch roughly with little attention to details—aim for balance and proper arrangement of masses. Next finish in detail, suggesting color values.

Use India ink for all kinds of pen drawing and, if the drawing is to be reproduced do not dilute the ink with water. For best results the ink must be intensely black.



A very fine pointed pen should be used in treating tone values on the roses, and a coarser pen for the leaves. Solid black can be used for the very darkest tones. Make every line count in the general effect. Study color values critically.

The lettering was executed with a No. 3 broad pen and retouched with a fine pen. Uniform size and spacing must be observed.

The background should be darker in tone than the roses, but, as a rule, lighter than the leaves. Short, parallel lines thickened or cross-hatched here and there to produce variation of tone.

Miss Lucy C. Ferris, of Westerville, O., a Zanerian graduate, last year supervisor of writing and drawing, Alliance, O., is this year in charge of that work in Warren, Pa., under the Superintendency of R. T. Adams. Miss Ferris is proficient in Art as well as in Writing, having formerly taught in the grades at Covington, Ohio, before qualifying as a specialist.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Applied Business Calculation. C. E. Birch, The Gregg Publishing Company, New York.

To those teachers who realize the importance of rapid, accurate calculation in number work, "Applied Business Calculation" will carry an appeal.

This handy pad presents ninety-five drills and ninety-five tests, together with plans for final examinations. The factor of time is emphasized in each test as a result of accuracy in the drill lessons. The exercises may be used to supplement a textbook, or independently. The plan of the entire series of exercises involves the four steps (1) Teaching; (2) Practice; (3) The Test; (4) Review.

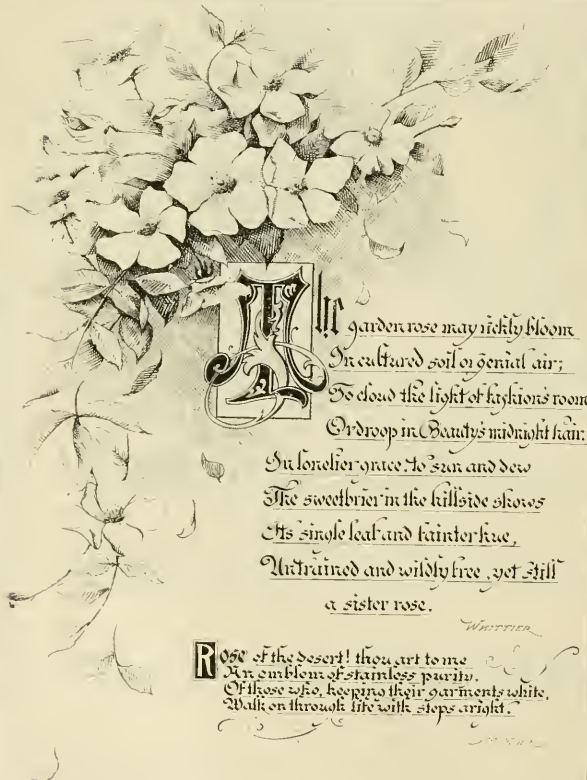
This pad has been carefully graded and should find ready use in the Sixth, Seventh, or Eighth Grades, and for review in the Junior High and Commercial School.

Derivative and Compound Words in Pitman's Shorthand. H. W. B. Wilson. Isaac Pitman & Sons, New York and London. Paper cover, 71 pages. Price 75 cents.

This is an illuminating little book upon words and their shorthand outlines. Grouped therein is the valuable material scattered through the various Pitman books, and here made available to the teacher and learner.

The Abolition of Inheritance. Harlan Eugene Read. The MacMillan Company, New York. Cloth boards, 312 pages. Price \$2.00.

This is probably the most timely book since the publication of "Progress and Poverty," by Henry George, or "Looking Backward," by Edward Bellamy. The author, although a business educator, is a student of human affairs in the large and a thinker who has the courage to express his convictions. Inheritance, he declares, and logically and rightfully, is unjust to the one who inherits as well as to society at large. The privileges of inheritances, economic results, and social consequences are analyzed and discussed most logically and convincingly. This book is not intended for mental and moral molyocdles, but for all who seek truth, who desire equality, and who are ambitious to serve in order that they may be served. Democracy is going to have a larger, more universal, humanitarian, and just meaning and application following the war than ever before, and this volume will aid in accepting the new philosophy of human relationships, human service, and universal democracy. One feels, after reading this book that not "money" but inheritance "is the root of all evil."



In garden rose may richly bloom
In cultured soil or genial air;
To cloud the light of fashion's room
Or droop in Beauty's midnight hair.
In loneliness to sun and dew
The sweetbrier in the hillside shows
Its single leaf and fainter hue,
Untrained and wildly free, yet still
A sister rose.

Rose of the desert! thou art to me
An emblem of stainless purity.
Of those who, keeping their garments white,
Walk on thorned life with steps aright.



Pitman's Progressive French Grammar. Part 1. Frank A. Hedgecock. Isaac Pitman & Sons, London and New York. Cloth, 326 pages. Price \$1.35.

This timely volume seems to be opportune because for the immediate need of a knowledge of French on the part of millions, for it will be much more widely used than heretofore. The author is practical rather than merely theoretical. He has endeavored to organize method rather than to present a reference grammar. Application is featured from the start and English is encouraged whenever it can aid in acquiring the French. The French-English and English-French lists of words are very helpful, and the Reference Index is handy.

The King of the Golden River, by John Ruskin, and **Other Wonder Stories.** In the *Amanuensis Style of Phonography*, by Jerome B. Howard. Cincinnati: The Phonographic Institute Company. 1918. 12 mo., 25 cents.

Another "classic" is added to its list of reading-books for students of Benn Pitman Phonography by the Phonographic Institute Company through the publication of this volume. The "other" stories include tales from the pens of Bjornstjerne Bjornson, Hans Christian Andersen, the Grimm Brothers, and Horace Scudder, a key being furnished by No. 126 of the *Riverside Literature*

Series (Houghton Mifflin Company). Students of shorthand gain a double benefit by reading such books as this printed in accurately engraved phonographic character—they perfect their knowledge of, and familiarity with, the phonographic system, and at the same time familiarize themselves with writings of sound literary merit.

World Book Company, Yonkers-on-Hudson, New York. By Sherwin Cody.

"How to do Business by Letter." Cloth, 238 pages. A test book on a timely subject. An attempt to combine spirit and letter in the promotion of business by and through letters. The text of the book is made up very largely of liberal quotations and adaptations from business correspondence and literature, thereby making it interesting and concrete.

"Exercises in Business Letter Writing" to accompany Mr. Cody's book above named. Paper cover, 49 pages, comprising a large number of examples of letters as well as instructions, questions, assignments, etc.

"Word Study and 100% Business Speller." Cloth, 127 pages. For Junior High School and commercial classes. The book presents many new and practical methods of teaching spelling and of learning to spell. Words frequently used and frequently mis-spelled are given special attention. Word study is given the emphasis it deserves.

"100% Speller," by Mr. Cody, is a small vest-pocket-size abridged volume particularly suited to frequent study and reference with special rulings for checking words, etc.

The above series are the outgrowth of many years' experience in teaching and in business.

Men Who Are Making America. B. C. Forbes. B. C. Forbes Publishing Co., Equitable Building, New York. Cloth boards, 442 pages, illustrated, price \$3.00.

The volume comprises biographies of 50 leading Americans, many of whom the public hears but little about. The author has exceptional ability in getting information about people; in getting them to talk about their success; and in telling in forceful English of their careers and characters. It is especially valuable to people engaged in teaching business, and alike instructive and stimulating to those studying business. Indeed it is one of the most original and valuable books of the kind we have ever read. It reminds one of "Plutarch's Lives" and of Hubbard's "Little Journeys," but to the offices rather than to the "homes" of great men. "Success," the author well says, "is coming to be spelled Service." It is an introduction to many successful men by one whom the art of delineation is both frank and illuminating, even inspiring.

About Books

An Italian proverb says: *There is no worse robber than a bad book.*

Quoting from Tom Brown: *Some books, like the city of London, fore the better for being burned.*

And now, one from Carlyle: *If a book comes from the heart, it will contrive to reach the heart.*

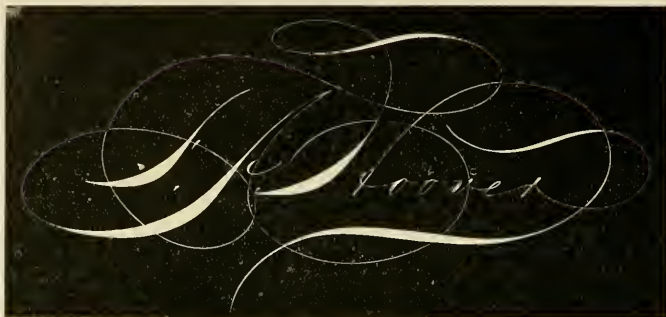
As applied to text-books, the intellect or understanding is to be reached, rather than the heart, or emotions. A poor text-book robs the student of the time that he should have spent studying from a good book.

Practical Text Books for Practical Schools have been specially prepared by authors of practical experience, both in school and in business. These books grip the attention and reach the intellect, and compel the understanding. There is no waste of time. The right thing is learned speedily. There is no wrong thing to be unlearned.

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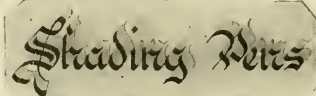
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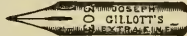


Gillott's Pens

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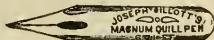
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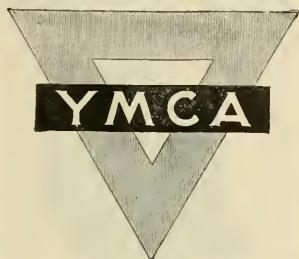
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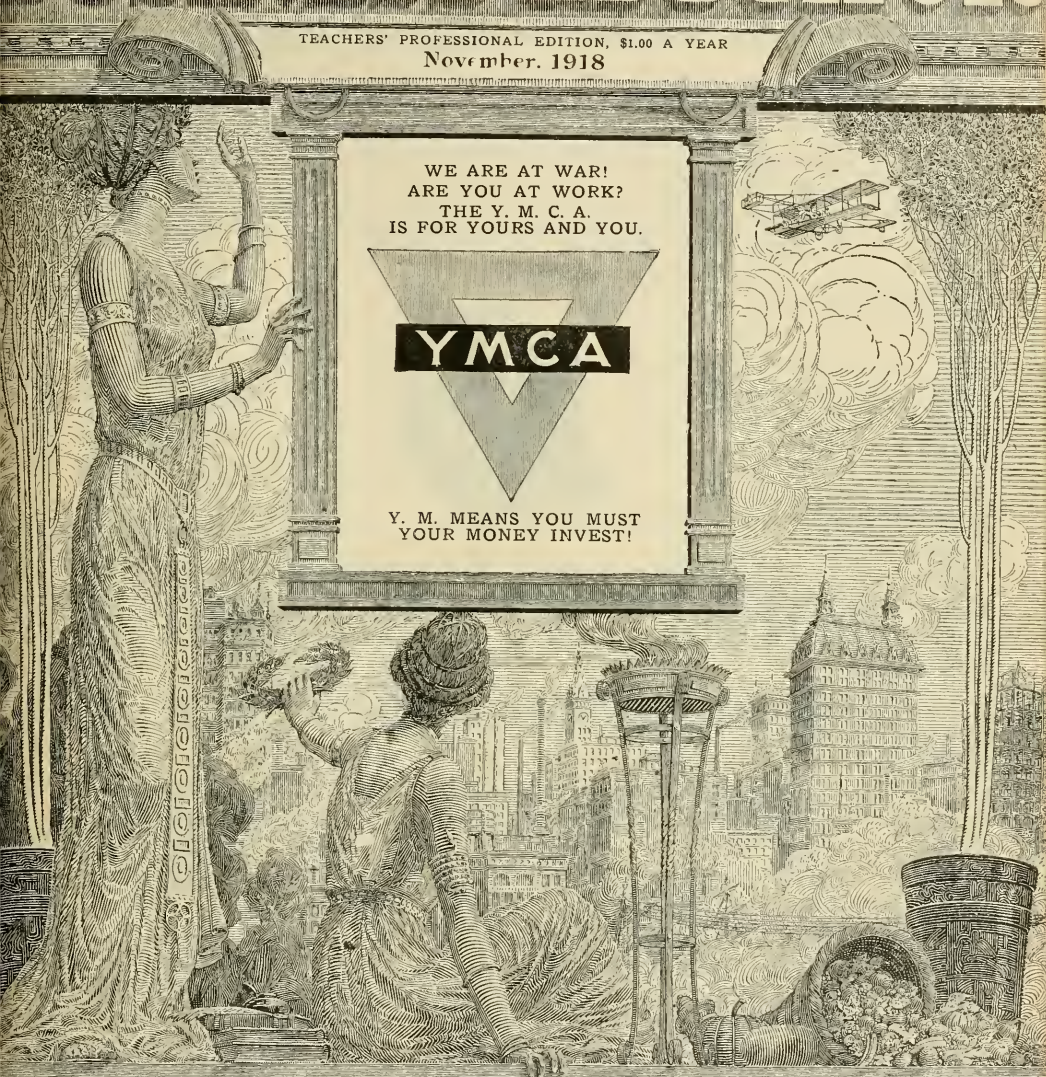
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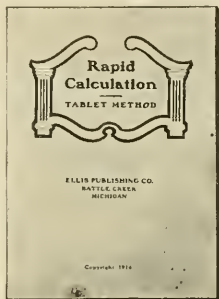
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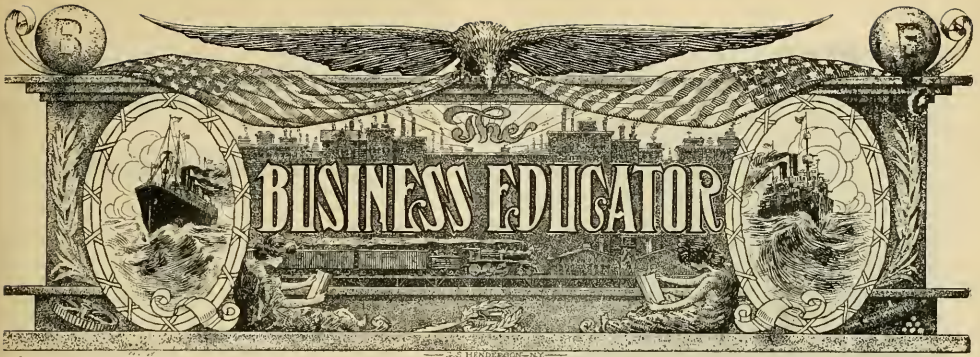
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VOLUME XXIV COLUMBUS, OHIO, NOVEMBER, 1918 NUMBER III

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 Entered at Columbus, O., Post Office as 2nd Class Matter
 C. P. ZANER, - - - - - Editor
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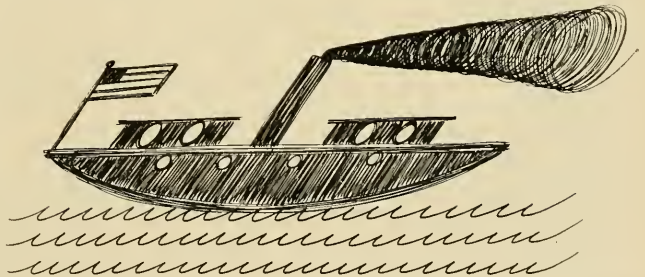
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INTRODUCTION

Never in human history was there so great need for legible writing as now. Thousands of men are scrawling messages which an equal number of women can scarce decipher. Other thousands of men in camp and trench are laboriously striving to acquire the gentle art of writing that they may re-establish communication with their homes; while still other thousands must needs invoke the aid of friends to write the messages which they themselves cannot write. Still further, more than five millions of our own people are unable to write and so miss the joy that comes from being able to put one's thoughts and sentiments down on paper. In view of these things, it is altogether fitting that special emphasis should be put upon the subject of writing and, to this end, this Manual is issued in the hope that it may stimulate teachers and pupils alike to greater zeal in this matter that all the boys and girls of our land may come to know that legible writing is really a fine art.

F. B. PEARSON,
 Superintendent of Public Instruction.

The above is a fitting introduction to "Manual of Fundamentals in the Teaching of Handwriting in the Public Schools," by Tom Sawyer, published by Department of Public Instruction, State of Ohio. It is also a tribute to good writing and an inspiration to achievement.



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Developmental Practice

— IN —

Rapid Movement Writing

By

Tom Sawyer

Columbus, Ohio

ABCDEFGHIJKLM
NOPQRSTUVWXYZ

ESSENTIALS IN LETTER FORMATION

Form and movement should be correlated from the outset. Form should not be emphasized to the obstruction of freedom in movement, and on the other hand, movement and speed should not be excessive, as quality deteriorates in proportion to the degree of over-emphasis placed upon producibility.

Legibility is of first importance in letter formation, and concerns the fundamental details such as the turns, angles, retraces, loops, initial and terminal strokes. The location and number of turns and angles in small "m," for instance, effects its characteristic identity more than its size, slope or spacing. Good writing should be plain, simple and easy to read.

Uniformity in such generalities as size, slant and spacing is an essential factor in letter, word and sentence formation. Regularity in these elements make for facility in production and effects and sightliness and reading qualities in the handwritten product.

Minimum or short letters should be similar in size; loop letters should be the same in slope; spacing between letters should appear regular; capital letters and upper loops should be uniform in height; straight down strokes, retraces and loops should be on the main slant.

Gracefulness in formation or attractive legibility rather than accuracy or precision is, therefore, the modern ideal or standard of attainment.

Development of B. Exercise 1 is a good preliminary motion drill. Go from the straight slanting line movement to the reverse compact oval without hesitation or pen lifting. Keep a good position. Write with freedom and confidence.

Exercise 2 has closer relationship to capital B. Think direction of motion. Count 8 for the "push and pull" and 6 for the reverse oval. Pause before making the "boat" finish. Learn to adapt the oval to the form evolved. Do not lift the pen throughout the drill.

Exercise 3. Starts and ends like B. Retrace the stem stroke 6 times and change to the "figure 3 tracer" and end with a horizontal curve. Count: start-1-2-3-4-5-6-circle-circle-1-2-circle-circle-1-2, swing. Use your head or you'll lose your head. Exercises should develop mental alertness and agility.

Exercise 4. A rather fantastic evolution but nevertheless skill producing in this connection. Keep the compact oval attachment perpendicular in its relation to the stem stroke.

Exercise 5. Count: start-1-2-3-4-5-6-circle-circle-swing. Keep both ovals on same slant as the retraced portion of exercise. Think circular action in making the ovals.

Exercise 6. The starting stroke should be one-half the height of B. Make the straight-line retrace quite near the top before going to the oval action and finishing B. Suggestive count: start-down-1-2-3-4-B-swing.

Exercise 7. Study proportions. Trace the B with dry pen. Count: curve-pull-roll-roll, swing, or start-1-2-3, curve. Cultivate a light, free, smooth, elastic action. Make between 35 and 40 B's in a minute.

Exercises 8 and 9. Attach capital B to the lower turn and then the upper turn exercises for practice in connection. Count: a-1-2-3, glide-1-2-3, etc. Make the beat come on down strokes.

Exercises 10 and 11 are similar to Nos. 8 and 9. Connecting a group of small o's to B is interesting and gainful. Make the l as high as B in Exercise 11. Put as much strength of movement as possible in your writing action.

Be a winner is a good sentence and a good suggestion. Study size, slant, spacing and formation. Practice B's in groups of three without raising pen. Pause slightly before making connection glide between letters.

Development of v. Exercise 1. Make turn and top and bottom the same in size. Invert your work to determine error in curve or slant. Exercise should appear the same when inverted. Retrace each form 6 times. Count: 1-2-3 or curve, swing.

Exercise 2. Count for up and then for down strokes. Watch angle of paper and adjustment of the writing machine. See that it runs smoothly.

Exercise 3. This is a new drill for v. Make a curve at top and base and immediately go into an oval retrace, with a finish like small o. Exercise may be reduced one-half in later practice. Pause momentarily before swinging a horizontal curve to the right.

Exercise 4. End the m-like drill with a slight pause and finish like v. Count: 1-2-3-4-5-6-7-8-v, finish. Practice frequently.

~~TTTT~~ 'O O O 'B B B 'B B B

'B B B B 'P P P P 'B B B B B B

'Buuuu 'Bmm 'BBooooo 'BBluuu

Be a winner. Practice B B B B B B

'N N N N N N 'O O O N N N

'uuuuu 'uuuuu 'vivi 'uuuuu 'vovo

vine vive view vivid virtue victor

~~TTTT~~ 'T T T T 'uuuuu 'uuuuu

'ooooo 'ooooo 'uuuuu 'uuuuu

'uuuuu error runner order Mr. Dr.

'P P P P 'P P P P 'P P P P

'P P P P P P P 'P P P P P P

'Ruun Rmm 'Rim Run Ruin

'P B R P B R 'P B Runum 'R R R

~~UUU~~ 'Uuuuu 'Uuuuu 'Uuuuu

'uuuuu 'Uuuuuu 'www www

'wowowo we win new view now



Exercise 5. The v-tracer. Draw the letter off slowly the first time to get proportions. Study formation. Retrace the character 6 times, increasing rate of speed as power is developed. Pause slightly before finishing. Reduce one-half in later practice, and finally make them singly about one-fourth space tall. Count on up strokes: 1-2, finish; or on down stroke as follows: a-1, swing or v-finish.

Exercises 6 and 7. Count: a-v, a-1-2-3-4-5-6-7-v, swing. Begin and end the upper and lower turn drills with small v. Be sure to curve the v on top to avoid resembling an open o.

Exercises 8, 9 and 10. Practice easy letter in combination with small v. Observe space relationships, uniform slant and height. Use a forceful arm movement on initial, connective and final stroke.

Practice faithfully all the words given in the copy. These are good application words. Study spacing. See how gracefully and forcefully you can drive the pen. Watch position.

Development of r. **Exercise 1.** Count: curve-1-2-3-4-5-6-dot-swing.

Exercise 2. Same count as for No. 1. Gradually reduce to one-half in the four steps.

Exercises 3 and 4 are good to develop lateral action. This style of r begins like n, therefore, No. 3 is well adapted here. Write both drills rapidly. Pause slightly at the blind loop or dot at top of r.

Exercises 5, 6, 7 and 8 are excellent combinations. Practice them faithfully. This style of letter joins readily with letters of high finish like o and w. This style is frequently used as a final r as in Mr. Finish of r is similar to o, w, v and b. Care must be exercised that this construction of letter does not resemble v, o or an x or even d when made rapidly. Be careful in retracing. Do not proceed rightward until the dot has been made.

Exercise 9. Join letters in groups of four. Space down strokes regularly and rhythmically. The dot should not be extended much above the upper-turn portion of the letter.

The words error, runner, order will prove good application material.

The abbreviations Mr. and Dr. afford practice in both capital and small letter movements as well as in a practical connection of letters.

Feet, body, arms, hand, pen and paper all need attention and adjustment from time to time. Are you sure your position is both healthful and efficient?

Development of R. **Exercise 1** is a combination of the stem-tracer and the reverse oval. Count: curve-1-2-3-4-5-6-around-1-2-3-4-5-6. Think the change of motion before transition. Do not lift pen or pause in the movement. Watch slant, spacing, size.

Exercise 2. Retrace the straight line movement 6 times and complete the capital R, making the oval portion as nearly round as possible. Count: curve-1-2-3-4-5-6-oval-finish. Pull the finishing curve downward toward the elbow. Keep a good position, and "an eye" on spacing, slope and size. Compare your practice with copy frequently.

Exercise 3. Count: curve-pull-1-2-3-4-5-6-finish. Make the retraced oval close to the stem of R. Keep the top as rounding as possible. Are you sure about position? Never practice without directing attention to this essential to progress in writing. Practice line after line of these drills.

Exercise 4. Alternate the straight-line adaptation and the single R, line after line. Keep down stroke of similar slope. Study spacing and arrangement. Count for drill and letter: curve-1-2-3-4-5-6-swing, curve-down-oval-swing, and repeat across the line. Bring retrace quite near the top before making the circular attachment in capital R. Make the final stroke about perpendicular to the base line.

Exercise 5. Start R the same as capital P or B. Study proportions carefully. Can you draw a good picture of R? Form knowledge is all important. One must know formation before reproduction is successful. Do your best at all times.

Exercise 6. Follow the R with the i-like or lower turn exercise and the m-like or upper-turn exercise. Alternate the two exercises across the page. Keep turns rounding and angles sharp. Glide freely.

Exercise 7. Word application now follows. Some of the easy short letters appear in the words. Write easily and smoothly.

Exercise 8. These letters have similar beginnings. Study closely; practice faithfully and intelligently. Watch size, then spacing, then slant.

Exercise 9. An excellent signature-like combination. Emphasize straight downward motions. Practice at least a page of this exercise. Spacing between small letters should be wider than in letters. Finish carefully.

Exercise 10. Join three R's to the count: curve-one-oval-swing-two-oval-swing-three-oval-swing. Be free and graceful. Shift the paper with the left hand to accommodate mechanics of motion.

Development of w. **Exercise 1.** Be free, yet forceful in movement. Count: curve-1-2-3-4-5-6 — 1-2-3-4-5-6-finish. Keep slant and spacing uniform.

Exercise 2 is a reduction and extension of No. 1. Keep the little finger gliding easily from left to right. Make full curves at base line and distinct angles at the top.

Exercise 3. Count: 1-2-3, 1-2-3-4-5-6-7-finish. Fill in the open space beneath with the under-turn drill with w termination. Watch alignment, slant, spacing. Count on up strokes in the large form and on the down strokes in the attachment.

Exercise 4 is similar to No. 2 with the oval attachment in place of the straight-line movement. Practice these drills frequently.

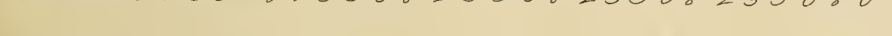
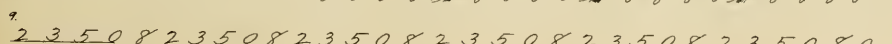
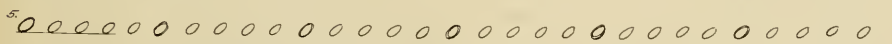
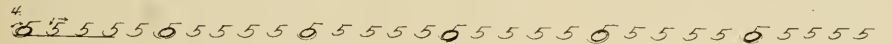
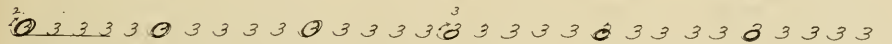
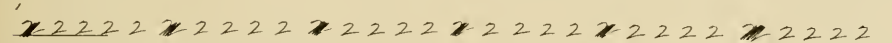
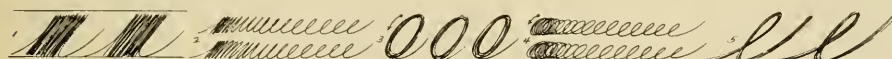
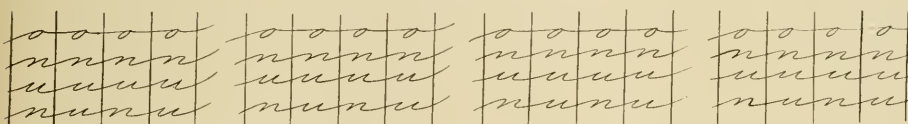
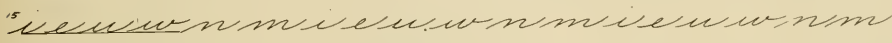
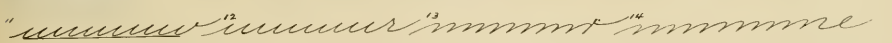
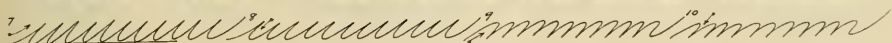
Exercise 5. Count: curve-1-2-3-4—1-2, finish, 1-2-3, 1-2-3, etc., for the single letters. Down strokes are to receive the count value.

Exercise 6. Count: 1-2-3-4—1-2-3, swing, 1-2-3, swing, etc. Place the emphasis on upward movement in this drill for variation. Think clearly, sit correctly, practice faithfully.

Exercise 7. Pause slightly at the little dot or finish of each w before joining letters. Spaces should be wide between letters.

Exercise 8 is a good one. Finish of w and o are similar. Every little letter has a movement all its own. Get the habit of pausing a trifle before the finish of w. Practice line after line of these and similar drills like wiwi, wuwu, wewe, etc.

Carefully practice w in short words like we, win, and others. Study copy. Criticise your slant and spacing. Short or minimum letters must be pleasingly uniform in height and size. Fill a half page or more of each word. Aim to improve your penmanship now.





Variations in Movement Practice. Exercises 1 and 2 are similar except in beginning strokes start No. 1 like i and No. 2 like n. Emphasize the up motions in No. 1 and the down motions in No. 2.

Exercises 3 and 4. Arrows indicate direction of movement. Keep ovals uniform in size and alignment. Practice at rate of 275-300 a minute. Keep a good position and write freely.

Exercises 5 and 6 are similar to Nos. 1 and 2. Alternate the straight line and the oval. Watch slant. Be alert. **Exercises 7 and 8** give emphasis to the up and down strokes as indicated. Turns at bottom should be rounding, angles at top angular. Keep spacing equal between down strokes.

Exercises 9 and 10. The m-like drill emphasizes both up and down strokes. Learn to transfer thought to either directions of strokes at will and with ease.

Exercises 11, 12, 13 and 14 are excellent to develop lateral activity in small letter formation. Practice these movements frequently. Study copy closely, compare and criticize.

Exercise 15. Be careful to loop the "e" and dot i. Watch spacing in u and the finish of w. Make rounding tops to n and m. Begin all letters freely and end them carefully.

Practice letters in groups of four as suggested here. Turn the paper so that ruling is parallel to the forearm. Write the letters in the spaces or on the lines. These exercises are good for spacing and lateral gliding activity.

Development of N. Exercise 1. First, study the direction and plan of motion. Fix in mind the movement of the pen before and after touching the paper. See small arrow. Retrace tiny loop 4 times and make six inverted loops the size of small e. Count: 1-2-3-4-1-2-3-4-5-6-stop. Fill in the open space with a similar motion as indicated in the copy.

Exercise 2. Start the motion before touching pen to paper. Keep the small loop away from the first down stroke; curve the top much. Spacing between down strokes should be narrow. Slant should be regular. Count: loop-1-2-3-4-5-6-7-8 at the rate of about 18 drills in a minute. Keep a good position.

Exercise 3. Make the loop and the three form without lifting pen or pausing. Count: loop-1-2-1-2-1-3. Hold pen lightly. Move fast.

Exercise 4. Count: loop-1-2-3-4-5-6-swing, loop-1-2. Begin and end like N. Alternate exercise and capital N across the page line after line.

Exercise 5 is to develop the initial movement in N. Retrace loop from 4-6 times and complete the N; write a single letter and repeat. Count: 1-2-3-4-5-6-N-swing, 1-2-3. Spacing, slope and size should be uniform. Arrange your practice systematically.

Exercises 6 and 7. Make N's at the rate of one a second. Study proportions and both styles of finish. Keep the second part only a little lower than the first part. Spacing should be rather narrow between down strokes. Style in No. 7 is very practical as it permits connection with letters in word formation without pen lifting. No. 6 is a favorite with many well known penmen.

Exercise 8 is a good one for application of movement. Watch spacing in and between letters. Finish each drill gracefully, freely, quickly.

Exercises 9 and 10 are suggestive name-like movement drills. Practice each one many times. Sit healthfully and efficiently. Use a rapid arm movement. Get the habit. "Study, study, study" is as important as "practice, practice, practice."

Development of e. Exercise 1. Count: curve-1-2-3, etc., to 10, and repeat and say swing for the finishing curve without pause in the motion. Uniform slant, good quality of line and quick stroke are the aims.

Exercises 2 and 4 go gradually from the straight-line and compact oval drills to the e formation. Keep your balance wheel from wobbling. Develop high speed in the pen motoring.

Exercise 3. Keep "direct" retraced oval narrow. End with a graceful swing.

Exercise 5. Curve the up stroke and keep the down stroke straight and slanting. Draw the enlarged tracer to get proportions and then retrace about 6 times. Count: up-loop-up; or 1-2-3. Finish the height of the loop.

Exercises 6 and 7 are good to cultivate ease. Make eight full, open-looped, even-sized and spaced letters following the oval and straight line attachments. Develop power for speed. Crank up the writing motor, but don't do reckless driving.

Exercises 8 and 9 are designed to overcome tendency to produce similarity in e and i when speed is applied. Dot i carefully. Finish each group with a small upward swinging motion.

Exercise 10. Alternate formation of e and i. Make a distinct difference between loop and angle. Always loop your e's. Begin each letter freely and end it freely, but carefully.

Write fluently the application words presented in copy. Loop the e's, close the a and s in "ease." Cross t and dot i with care in "tie." Watch finish of v and b and shoulder of r.

Development of Numbers 2, 3, 5, 8, 0. Exercise 1. Start 2 with a dot, swing around and down to the base line much like the start of capital H or N, then go slightly upward toward the right. Form an angle and not a loop at the base of 2. For the exercise count: dot-1-2-3-4-5-6-two. Practice line after line of these figure exercises.

Exercises 2 and 3. Count: dot-1-2-3-4-5-6-three, 1-2-3, 1-2-3 for No. 2. Curve bottom of 3 horizontally and swing outward toward the left. Start 3 with a dot. For No. 3 count: dot-1-2-3-4-5-swing, 1-2-3, 1-2-3. Make the oval horizontal.

Exercise 4. Start like 1 and change to the horizontal retraced oval, then lift pen and "cap" or finish the 5. Count: down-1-2-3-4-5-6, glide. Count: 1-2, 3 or 1-2-3 for number 5. Watch slant, size, and spacing.

Exercise 5. Retrace the oval 4 times, lift the pen and produce four ciphers closed at the top with sides curving equally. Be quick, be plain, be neat. Uniformity of spacing, slope and size is essential.

Exercise 6. See direction of motion as shown by arrows. Start 8 as in printing an italic s. Join m to 8 to the count: dot-eight-1-2-3, or 1-2-1-2-3. Count, 1-2 for the 8—one for the dot and two for the loop and finish. Always close 8 and finish with straight upward stroke.

Exercises 7 and 8 should be practiced frequently. No. 8 assists in making the straight upward finish. Start at the bottom of pull and pull drill, and think of an 8 in ending.

Exercise 9. Repeat the numbers 2, 3, 5, 0, 8 across the page. Write them plainly, freely, quickly. Keep the figures under each other in writing them line by line. Place a row between the lines in the middle of each space. Be systematic!



Contributions in Business and Social Writing

G. D. GRISET

Evanston, Illinois, Township High School

A Good Handwriting
Means a Well Trained
Hand, and that is the
Key to Efficiency.

LESSON No. 8

It is but natural for one to take the road of least resistance. For this reason, the average penmanship student spends most of his practice period (if left to himself) on the letters or words that are easiest for him, little dreaming that the way to improve fastest is the road of strenuous endeavor. If you wish to become a skillful penman, drop the easy things that you can already execute, and go after the hard combinations that you do but poorly.

This lesson is to deal with words, as did the last lesson, but differing from the last lesson in this respect, that each word begins with a capital. Where advisable the capital is joined to the letter that follows. Some capitals—the W, O, D, P, and V,—are left unjoined; because joining them would necessitate a rather awkward and difficult stroke.

Write at least four copies of each plate before taking up the one that follows.

Don't forget to try pen lifting.

Speed up on your work as it becomes familiar, but don't write faster than you can with perfect control.

Inn Iris Incise Incisiveness In
Use Union Universe Uncovers U
We Wise Warren Woman Winsome
Now None Nonsense Nominee Novies
Me Men Moan Mourn Monomania

Xeno Xenos Xerasia Xenomania Xen
Eve Even Eaves Enamour Excessive
Can Came Cacao Caucus Cascara
An Acacia Amain Amnesia America
On Or Once Onerous Ominousness

Rue Reams Runners Romancers R
Sees Sows Sears Snows Susurrus
Fact Tactics Faints Tarantisms
Do Don't Didn't Daddie Didactics
Poe Piper Papa Papoose Periscope

*Jig Jay Jigger Jogging Joying June
 Gag Gong Grudge Gripping Going Is
 Yes Yug Yours Years Young Yearning
 Zeros Zang Zygon Zigzaggy Zygomycetes
 Quiz Quag Query Quayage Quagga*

*Lull Level Lilac Lineal Lintel Lowe
 Barb Barb Babble Babu Barbarous
 Kuh Kah Kush Kunch Hallabaloo He
 Kick Kink Khaki Kiss Knickknacks
 Fife Fifer Fifer Forty Fifty Fluffy*

*Awfully Beastly Clearly Doubtably Easily
 Faithfully Grimly Highly Inky Jays
 Kipling Lovingly Mostly Nightly Orderly
 Pyre Queenly Rarely Shyly Tabby Ubiety
 Vulgarly Waltzing Xylia Yolky Janesville*

Plate 7. When practicing the alphabet of capitals, work for uniformity of size, slant, and spacing. This is about the most difficult exercise you will ever run up against in business writing, so don't get discouraged and quit after a few trials. After writing about fifty alphabets you'll begin to get into the swing of it. Just work like Sam Hill! Train your eye to see the correct form, first; then train your hand to execute what you see.

There is but one way to become a good penman—study and work.

If you smoke cigarettes, drink booze, or prow around half the night, don't expect to turn out good work. It takes a clear brain to think clearly, and a steady nerve to make a steady line.

*A B C D E F G H I J K L M N
 O P Q R S T U V W X Y Z*



There is no accomplishment a young man or woman can possess equal to a good handwriting. Beautiful penmanship is the key to the favor of business men, and those who acquire it are sure to be wanted in business.

By Margaret Ryan, pupil, Goldey College, Wilmington, Del.

PUSH AND PULL FOR UNCLE SAM

September 20, 15.

Dear Mr. Blosser,
Joliet, Ill.,
Dear Sir:

I enclose two
specimens of which I have
learned from the use of
The Business Educator.

Enclosed is the
price for another year to
begin with September.

Very truly,

J. D. Jenkins.

Box 963,

Dallas, Texas.

By Mary Newman, 5th grade pupil, Jefferson School, Elyria,
O., Miss Grace Haynes, teacher.



Pasadena, Calif., High School Certificate Winners. Mr. Tharston on left and Mr. Meub on right, the Penmanship boosters and instructors.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start**

OPPORTUNITY

Opportunity never rapped so vigorously at the business college door as today. No class of schools or institutions or lines of business is doing more to serve and to win the war than business schools. They are training girls and young and middle-aged women to attend to office business, thus releasing men for service over-seas and in factories and for the various necessary things directly and indirectly connected with war.

Agriculture, manufacture and transportation are the three chief divisions of human activity during times of peace, but now war well-nigh overshadows them all by taxing them all to their utmost. But there is one other which links them all together and makes them all effective, and that is commonly called "business."

Business is the science of accounting for the values of the products and services, and connecting human activity. It is in training young people into the customs and technic of business that business schools perform their valuable service. For without science in handling products and men, little could be accomplished. And in this training for business, as well as in training women for business, both as careers and as an emergency measure, the business school is not only the pioneer institution, but the most efficient as well.

It was the business school, not the college, that promoted shorthand and typewriting and business English. Bookkeeping is not the major work of the business schools, but Arithmetic, the kind the world needs to make its business transactions; English, the kind the world uses when it wishes to say much in few words; and handwriting that promotes and records thought, are the things that are taught and emphasized and that make accountancy and stenography valuable.

The business college has won a fine victory, but it can win a larger one by doing better service than ever

before. At the present time this is hard to do because of scarcity of teachers and immaturity of pupils, and a demand for office helpers too strong to allow pupils to remain in school long enough to qualify as thoroughly as they should. But that is but one of the ill effects of war. Fortunately that even war has advantages enough to counterbalance the ills to which it subjects the world.

While we win the war for a larger freedom, we are also winning in simpler living, sincerer service, and in a more universal industry, for more are working and producing and fewer slacking in the "lap of luxury" and indolence than before the hum revealed his hate and madness.

THE BEGINNING, THE MEANS, AND THE END

The start, the continuance, and the finish are three phases of penmanship instruction and practice well worthy of consideration but too frequently but indifferently considered.

Some glibly and superficially remark that we should "start as we end," and that nothing should be taught that is not practiced in life. This, if taken literally, means learning by apprenticeship methods, or as they term it, continuation or part-time education. But as a rule they do not mean this nor think this far, but instead they mean that their particular theory and practice should be taught no matter about age or other conditions.

Nature starts life one way and terminates it quite another. Things are in constant transition, and consequently not sameness but transition is the law of progress.

If we are to "start as we end," then there is no place for exercises, as they are not employed in actual writing. If we are to "learn only by doing," then we must "cut out" practice upon individual letters either for form or movement, because in correspondence we do not write a a a a a or b b b b b b b or C C C C C C or do do do do do or See me write. See me write, etc., etc.

Now we ought to know full well that repetition helps to fix things so that they do "carry over," but also we ought to know that repetition prevents growth if carried beyond certain bounds.

There must be a simple beginning and a persevering, consistent transition if there is to be a worthy end.

THE BOSTON MEETING IN NOVEMBER

The New England Federation of High School Commercial Teachers will hold its annual all-day convention in the School of Business Administration rooms of the Boston University on Saturday, November 16, 1918.

The officers realizing there never was a time when teacher stood in greater need of the inspiration and instruction to be found at gatherings of this nature, are making unusual efforts to prepare an adequate program.

The program will appear in these columns next month.

R. G. LAIRD, Pres.
W. O. HOLDEN, Sec.
J. C. MOODY, Treas.

OHIO WRITING MANUAL

Ohio has recently published a "Manual of Fundamentals in the Teaching of Handwriting in the Public Schools, by Tom Sawyer, Specialist in Methods and Practice of Public School Penmanship," which in scope and content impresses us as being the best thing of the kind ever attempted by any State for the writing in urban and rural schools.

It comprises 72 pages of text and illustrations and gives definite instruction in the teaching of writing to all classes of schools below those found in one-grade city schools, and much that is valuable there.

We hope to have the privilege of printing some of the rather exceptional material in these columns from time to time.

It is published by the Department of Public Instruction, Columbus, O., Francis B. Pearson, Superintendent of Public Instruction.

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**Of the Professional Edition of
this Number of the Business
Educator**

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Bookkeeping Viewpoints. W. A. Sheaffer, Milwaukee.
Address. Dr. Glenn Levin Swiggett, Specialist in Commercial Education, U. S. Bureau of Education, Washington, D. C.
The School and Office Plan of Training. Mr. Carlson, White-water, Wis. Normal School.
Education and the Juvenile Court. Justice McGorty, of Chicago Juvenile Court.
The Business Letter. The Goodrich Rubber Company.
News Notes and Notices.

*Vital &
Variable*

Handwriting instruction is vitally important yet it needs to recognize that the best penmanship varies according to age, inclination, vocation.



EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education**

THE WAR INDUSTRIES BOARD

Has in the interest of conservation demanded a reduction in number of pages in all magazines and periodicals except newspapers and agricultural papers. As a consequence we are omitting eight pages of matter until further orders from Washington or the lun is done.

We gladly comply, believing the saving will hasten the end of the world war.

MENTAL MEANDERINGS

CARL C. MARSHALL

Battle Creek, Mich.

George W. Brown

To many persons, immortality seems an irrational and unbelievable miracle. But in the case of some who pass from among us, annihilation would seem to be a much greater miracle.

Such a man was George Brown. Somehow, I cannot feel funereally solemn as I sit down to write

about him. The Persians have a saying: "Since thou hast come into the world weeping whilst all around thee smiled, so live that thou wilt leave the world smiling whilst all about thee weep." But once in a while there is a man who leaves such a wealth of pleasant memories in the hearts of his friends when he goes away, that they smile even as they wait him a last adieu. That is the way I feel about "G. W." as we always called him.

To begin with, he was all man—a regular he man, as the boys in the trenches phrase it. If somebody would put him into a book, and do a good job of it, that book would sell. What golden material he would have been for Dickens or Thackeray or Mark Twain!

I wish I had the time, the print space, and the skill to write of him just as I knew him. Not that he would have wanted me to write about him in that way. If he cared anything at all about the matter, he would probably have preferred that I should write mainly about his work, and that is what I shall try to do here.

Most of George Brown's professional brethren knew that he was a canny and successful business school man, but not all of them knew that he owed his success to the fact that he was a sound and faithful teacher.

I do not think I have known any

man who was a better judge of teaching and teachers in his particular line. Among his teachers he was sympathetic but keenly critical, and woe unto any teacher he hired who thought he could loaf on his job and get away with it. For years he assembled his teachers at some central point every summer, at his own expense, where for two weeks or more they listened to lectures by experts or had demonstrations of the latest and best methods. This insistence on good teaching was, from the beginning, a corner stone in Brown's policy. It was this, and his constant and dogged determination that every boy and girl who came to his schools should have a square deal, that accounted for his success as a school man—merely this and nothing more—just plain honesty, coupled with grit and gumption.

G. W. had a sense of humor that was almost abnormal. This, if nothing else, would have kept him from being an egotist. His scorn for pretense and humbug was fairly vitriolic, and both his private and public exhibitions of this quality were usually as picturesque as they were diverting. He respected real scholarship, but was most irreverent toward its insignia, as figured in degrees, titles and other scholastic pomp. He loved good music, but cared little for poetry or the other arts. Once when I was walking with him through a park, we passed near one of those hideous effigies, with which the enthusiastic American public is wont to preserve its local heroes from oblivion. As we glanced at the somewhat neglected statue, G. W. remarked solemnly, "How fortunate you and I are in our obscurity, Marshall! But for that we might have to stand up for all time in some park, gathering coal soot and serving as a toilet convenience for the dickey birds."

For a man without classical training, George Brown had a wonderful command of good English. Few men that I have known had at their tongue's end a wider or more picturesque vocabulary. Always he used words with accuracy, and on occasion with potent effect. Like all original thinkers, he made much use of parable and vigorous illustration. Had he gone into politics, he would have made a wonderful campaigner.

Although the very least of a sentimentalist, this rugged and virile man was at the inner heart of him, as kindly and sympathetic as a woman. He never referred to his good and generous deeds, but I, for one, happen to know that they were many.

I do not know what G. W.'s religious opinions were, or even if he had any. It was a subject we never discussed. I have heard him "cuss" mildly when provoked, but I never knew him to employ profanity to make his conversation forcible; he did not need to. Neither did I ever hear him utter any gibe directed against religion or the things of religion. He was too much of a gentleman for that sort of thing.

In fact I think that George Brown, without knowing it, was a pretty good Christian. If, happily so be, beyond the Dark River, there is provided for fairly decent people, a better world than this, and it is my luck to be found among the elect, I shall look around for G. W. as soon as possible after I arrive. I think bluff old Saint Peter will admit him. I am sure he will if he knows as much about G. W. as I do, and he probably does. But how I should like to see my old friend's face, when they hand him his harp and measure him for his first pair of wings!

They Will Hardly Do It

There has always been, among a certain element in this country, a more or less active hostility to the private business school. Mostly it has come from narrow-minded would-be educators, who are either jealous of, or else absurdly ignorant of the value of these schools and the necessity for the work they are doing. The latest assault on the business school takes the form of a proposition that they shall be singled out to pay a special and well nigh prohibitive tax of twenty-five per cent of their income.

Of course it seems inconceivable that just now, when the Government is crying aloud in all directions for trained clerks, typists, and other office help, any meddling tax committee will be permitted to cripple the only class of schools that are in a position to supply this help. Still, it is never safe to bet on what meddling officialdom will do. The strong and forceful business school men of the country should try to get the ear of men like Secretary McAdoo, Mr. Vanderlip, or Mr. Ryan and convince them of the danger that threatens from this scheme to tax half the commercial schools of the country out of existence. It should be easy to show its entire asininity.

Up to the present date, I have been unable to learn with certainty just who is responsible for this fool proposition, but it has been publicly credited to a New York man bearing the suggestive name of Klein. It is unfortunate that in times like these a lot of cheap and noisy little men are able to nose their way into small government jobs where they are able to work mischief in their efforts to attract official attention. Perhaps this is one of those cases. It is when the pot boils that the scum rises to the top.

Teachers and Experts

Is there such a thing as knowing too much about a subject to teach it successfully? It does not take much general experience with educational processes for a close observer to learn that the professional expert is quite often a very poor teacher. This is notably so in the arts. The best trainers of the singing voice, for instance, are almost never fine vocalists. The successful teachers of





BOOKKEEPING VIEWPOINTS

The Third of a Series of Articles on the Teaching of Bookkeeping

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THE ANALYSIS OF ACCOUNTS

In the last article emphasis was placed on the understanding of accounts from the beginning of the study of bookkeeping. Such a study of accounts both by means of frequent class recitations and written exercises serves three very important purposes. It gives the pupils a basis for the study of the double-entry principle, it prepares them for the classification and analysis of accounts, and relieves them from the monotony of the routine work. Just as soon as pupils have had sufficient practice in the routine work of entering, posting, and taking a trial balance of short exercises involving simple accounts, they should be taught the classification of accounts. This should not be a new study if accounts have been well taught, but it will introduce them to a few new and technical bookkeeping terms that should now be understood.

drawing or painting in the art schools, have rarely produced anything worth while themselves. Few of the professors of rhetoric or literature in our colleges and universities, so far as I can recall, have themselves been successful authors. The principle seems to work out the same way in the commercial schools. A top notch accountant is seldom a good teacher of bookkeeping. "I used to get a lawyer to teach commercial law," remarked the manager of a big business school to me recently, "but I soon learned better; they know too much, and almost always fire over the students' heads." Time and again I have known ambitious school proprietors to hire at a gaudy salary, some world-renowned peaceman, who could flourish ornamental capitals, grassy-tailed birds, and bounding deer with spiral spring innards, in a way to make you gasp, but who were fearful failures when it came to teaching boys and girls to do plain every-day business writing. Deprecating a ny undue blushes on the part of the editor of the *Business Educator*, I may record my observation that his success as a great teacher of writing is due to the fact that he has never allowed either himself or his pupils to permit technical brilliance to dazzle out of sight the more important matter of sound and successful teaching methods.

I am not sure that I know why it is that experts are so apt to be inefficient teachers; I doubt if anybody knows; but I am sure that it is, on the whole, a good thing not only for the teachers and the schools, but for the experts themselves. The truth seems to be that doing a thing and teaching others to do it, are entirely different jobs. It may seem paradoxical to say that one may be a fine teacher of a subject, or an art in which he is not fully proficient himself, but it is a matter of common school-room experience just the same.

Nevertheless it should not be forgotten that lack of reasonable technical proficiency is a defect in a teacher; if such a teacher succeeds, it is in spite of this defect, not because of it. Proficiency is a splendid asset for a teacher provided, always, he does not let the technical or art side of the subject get in the way of the teaching end of the job. Some experts know how to do this, and these are teachers indeed.

The Bifurcated German

A curious ray of light is shed on Hun psychology by a recent observation in the *Cologne Volks Zeitung*. Lamenting the awful havoc and bloody brutality of the war, this editor is moved to remark: "Much as we detest it as human beings and Christians, yet we exult in it as Germans." Trying to be a Christian and a Hun suggests the attempt to ride at the same time two horses going in opposite directions. In his "Dr. Jekyll and Mr. Hyde," Stevenson has tried to show us the possibility of a

(Concluded on page 24)

There is no good reason why pupils cannot understand and use the terms commonly used by bookkeepers and accountants in classifying and analyzing accounts. They are no more difficult to understand than the expressions often used by teachers to try to simplify the teaching of the subject. The one great fault in the teaching of this subject as well as many others in bookkeeping is that the teacher gives the classification and states the definition of the terms used and depends upon this to give pupils an understanding of the subject. Teachers depend too much upon rules. They think that all that they need to teach is just what is in the text book. If the text book gives the classification and definition of the different kinds of accounts the pupils are told to learn it for the next lesson and then told to apply it to the analysis of accounts in a trial balance. Instead of that, the first lesson of this kind should be an oral lesson with the teacher developing the subject from the previous knowledge of the pupils. The development should be along the line of the purpose of each account and the results to be obtained from it. Ask questions that the class should be able to answer without previous study. These questions should relate first to the cash account. Ask, "What is the purpose of the cash account?" "What does each side of the account show?" "What does the difference between the two sides represent?" Ask similar questions about customers' and creditors' accounts. If notes receivable and notes payable have been studied, discuss the results of these accounts in the same way. From the study of these and similar illustrations the terms real, personal, and property as applied to accounts should

be explained and defined. In a similar way the terms assets and liabilities should be studied and defined.

Next, accounts that record changes in the proprietorship interest should be studied. The expense and merchandise accounts are the only ones that should be studied at first. In studying the expense account the idea that every item of expense used in carrying on the business has the effect of decreasing the value of the proprietorship should be emphasized. Start with an investment of a merchant in a business and the expenses he must incur in order to carry on the business. Show the effect of this on the net interest of the proprietor in the business. Then study the merchandise account in the same way as it relates to the purchase of goods and the sale of all of these goods at a profit or a loss. This is a simple arithmetical problem in gain or loss and should present no difficulties. In the same way as in the case of expense the effect of each of these transactions on the proprietor's interest in the business should be shown. Several problems should then be given to be worked out in an informal way. The problems should include investment, expenses, and the sale of all of a stock of goods at a profit or at a loss. For example, suppose A invests \$300 in the business of buying potatoes by the car load and selling them by the bushel or bag. He sells potatoes that cost \$200 for \$280 and incurs expenses in doing it of \$30. How much is he worth now? The idea that the expense and merchandise accounts name some increase or decrease of proprietorship should make it easy to classify these accounts as nominal.

The meaning of net worth as applied to the proprietor's interest should now be made clear. Using the illustration just given pupils will see that A is worth what he put into the business, \$300, plus what he made over and above his expenses, \$50, making a net worth of \$350. Putting it in a different way, let A's investment be represented by cash \$200 and a horse and wagon valued at \$100. After he has sold his car load of potatoes and paid for them he has \$250 cash and the horse and wagon worth \$100 without computing any depreciation on them. This gives the value of his assets as \$350, which is his net worth. This fundamental idea of net worth being found in the two ways illustrated is a very important one, as it is the basis of the proof of the correctness of the statements not only in elementary bookkeeping but also in advanced accounting.



Let the class now undertake the solution of problems involving inventories of merchandise and expense. In discussing the method of finding the profit or loss on merchandise when there is an inventory of goods on hand, the problem should be just as much a problem in arithmetic as possible. Do not try to teach the ledger method of adding the inventory to the credit side at first. Pupils will not understand it till they see that putting the inventory on the credit side is equivalent to subtracting it from the debit side as in the arithmetical method. In the same way pupils will understand that if the business has paid out \$100 for coal and has \$60 worth on hand that only \$40 worth has been used, therefore, only \$40 should be deducted from the proprietor's interest in the business. Nothing should be said as yet about the formal statement or the closing of any of the accounts. The understanding of problems and exercises of this kind should always precede the study of the method of doing it. If pupils understand the why, the teaching of the form of the statement and the formal closing of the accounts will be much easier.

The class should now be ready to take any trial balance of the previous exercises and analyze it. Pupils should classify the accounts and analyze each one. Follow this by taking a simple trial balance and asking pupils in their own way to find the net worth of the proprietor. If they use the method of finding the net profit and adding it to the proprietor's net investment, as they will probably do, lead them to see that there is another way of finding the same result and thus proving up their work.

Statements of profit and loss and of assets and liabilities should follow this. Teachers today make too little use of the six-column statement, more commonly called by accountants the working sheet. While it is little used by bookkeepers and accountants as a form or exhibit to be presented to the business man, it does furnish to the accountant and the learner as well the best possible means of proving up his work, and to the beginner also a means of exhibiting the results of the business and of formulating the rules for the determination of the results. If pupils were taught to use these working sheets to a greater extent teachers would find that the pupils would spend much less time in hunting for mistakes and proving up the statements than now.

After using the working sheets in determining the results of the business, the principles governing the finding of the profits and losses, the assets and liabilities, and the proprietor's net worth should be stated. One of the principal advantages of the working sheet is that the arrangement is such that every other column is a debit column, namely, trial balance debit, losses, and assets. And beginning with the trial balance credit col-

umn every other column is a credit column, namely, profits and liabilities. Here the importance of an understanding of the classification of accounts is apparent. The pupil can see from the working sheet that if the account shows a debit balance it must show a loss or an asset, depending upon whether it is a nominal or a real account. On the other hand, if it shows a credit balance it must show a profit or a liability. The working sheet, too, very clearly shows the nature of a mixed account in that the account will show results in the losses or profits columns and in the assets or liabilities columns.

The only account that should at first seem difficult of classification is the proprietor's account. Before attempting to classify it, the teacher should review the different conditions that would tend to change the proprietorship. Problems involving investments, withdrawals, expenses of carrying on the business, and profits should be given. The closing of the working statement by entering the proprietor's net worth in the liability column should prepare the pupils for the classification of the account as a real account that shows a liability of the business to the proprietor under normal solvent conditions. If the teacher will take the assets of any working sheet and convert enough of them into cash to pay the outstanding liabilities the class will see that after these have been satisfied the balance belongs to the proprietor. Or, a rectangle may be used to represent the assets of a business. A proportionate part of this rectangle may be shaded to represent the part of the assets needed to pay outstanding liabilities, the balance representing the proprietor's interest.

The working sheet should be followed by the formal statements of Profit and Loss and of Assets and Liabilities. In the statement of Profit and Loss the finding of the profit or loss on merchandise by subtracting the inventory from the purchases and then comparing this result with the sales should be used, as it is the natural method and the easier to understand. The other method of adding the inventory to the credit side and then finding the difference should be emphasized in closing the ledger.

The closing of the ledger is another step that depends upon the correct analysis of each account and the result obtained. The question of which method to use in closing the ledger at once arises. Shall it be the ledger-transfer, or "red-ink" method, as it is sometimes called, or the journal method? There is no question but that accountants very generally favor the journal method and for a very good reason, especially when it concerns the closing of the books of a large business. But the objections to the ledger-transfer method that it is too difficult to trace the transfers from one account to another and that there is no record of the closing in a book of entry do not have the same weight in a small business. On the

other hand, the method of handling inventories in closing the books by journal entry makes the closing of mixed accounts more difficult for the beginner than in closing by the ledger-transfer method. It certainly will do pupils no harm to learn both methods, and of the two the ledger-transfer method seems the easier to begin with.

Although the closing of the ledger so far as it relates to the closing of the nominal and mixed accounts is technical and difficult for the beginner, much of the difficulties is due to insufficient drill in the classification and analysis of accounts. In teaching the closing of the ledger to a class for the first time it is best to make it a blackboard exercise, with the teacher developing the method of closing and illustrating it on the blackboard. Pupils should find no difficulty in answering the questions the teacher asks and in understanding the method of doing it. The exercise is still somewhat difficult after the pupils understand it because of the number of little details that must be observed.

I would have a short drill first in ruling single and double lines on a ledger. The pupils should have before them a working sheet or statement of Profit and Loss to be used as a guide in closing. The first closing should include the study of merchandise, expense, Profit and Loss, and the proprietor's account. The teacher will avoid making the closing merely an imitative exercise if he will insist on pupils telling him how and why each step is taken before the step is put on paper. Pupils should be questioned on the reason for closing each account, the result it is desired to show, and last, the formal method of doing it. Teachers cannot too strongly emphasize the mathematical reasons for transferring all red-ink items entered in the various accounts. Don't simply tell pupils that every red-ink item must be transferred to the opposite side of some account in black ink. They must see by concrete examples that the ledger cannot be kept in balance unless this is done. The teacher should, by blackboard illustrations, trace the changes in the trial balance due to every red-ink item entered. This should always be clinched by taking a trial balance of the ledger after closing.

Teachers may think that the work outlined here will take up too much time, but it is justified by the fact that nothing that can be studied will help to give pupils an understanding of the subject as this study of the analysis of accounts. It will help to give them inquiring and investigating minds that will aid them very much in the advanced work and later in business. Nothing in the study of elementary bookkeeping will help so much to give them power and initiative.



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 10

SELLING THE DEALER

It is more difficult to sell the dealer by mail than it is to sell the consumer. The dealer receives scores of personal calls as well as much sales material, urging him to buy various kinds of goods. Competition for his business is keen, because his orders are usually large and he is usually good for repeat orders. To write him letters he will not "waste-basket," we must bring ourselves into intimate relations with him and make our letters reflect his vital everyday problems and interests. In other words, we must make our letters reflect his thoughts, his language, his wants and his problems if we expect our letters to "get under his skin."

It is difficult for us as manufacturers to appreciate the dealer's point of view. Our ability has been enlisted in making quality goods, and we are saturated with facts and figures about our process of distribution; the size and importance of our factory and our large output of products. We often forget that the dealer is not interested in these things and that letters which concentrate upon them fail to arouse his buying desire. Too often our letters are built around the manufacturer's interest instead of the dealer's and as a result they do not make him respond.

The following letter will show how the correspondent is apt to steep himself in his own interests, and utterly disregard the viewpoint of the dealer:

"Dear Sir:

Accept our thanks for your favor just received. We are glad of this opportunity to forward you a catalog showing the styles "Our Stock" which we carry in our Stock Room ready for immediate use.

Of course it is impossible to show all the styles which we make. The illustrations shown simply "Our styles" represent some of the season's best sellers as selected by the leading retailers from our two hundred and fifty styles designed by our selling force.

Our shoes are correct in every sense of the word. Our oxfords possess superior fitting qualities. They do not gap at the ankle; they fit closely and do not slip at the heel; they are the coolest shoe for summer. We have them in Green, Red, Tan, Black and Patent.

Our guarantee is something that is of vital importance to "Our" you if you care to be guaranteed assured of full value for your money spent.

We can make for any style required, if you fail to find illustrated in our catalog just the shoe you desire at the present time. "Our" We will forward the shoes catalog prepaid upon receipt of your order with price and will strive to serve you in a most satisfactory manner.

Yours truly,"

This is a self-centered letter. It says nothing of the slightest interest to the dealer; hence it could not be successful.

Claims about quality, statistics about sales, age in business and pictures of "our factory" are mere bombast. It is a delusion to think that such sales talk will hypnotize any dealer into becoming interested. There is not the slightest indication in the entire letter that the writer has acquainted himself with the dealer's problems. There is little that would link up buyer and seller.

Another mistake we often make is the failure to distinguish between the dealer and the ultimate consumer. The dealer is generally not a user. He does not use the tennis balls, hot water-bags or belts about which we are writing. If we write him in the same strain that we write the consumer, our letter is bound to fall flat. The following is a consumer's letter which would bring poor results if mailed to dealers:

"Dear Sir:

Our rubber sole is the most comfortable of any on the market today. It is flexible and soft, making walking a comfort.

It outwears leather and is cheaper. When worn down almost as thin as paper what is left is as good and of the same quality as when the sole was put on.

Rubber soles are non-conductors of heat and, therefore, cool in summer and warm in winter.

Shoes on which our rubber soles are used are weather-proof and come in sizes that will fit any foot in the family. Our rubber soles are a tried and proved selling material and the result of years of experiments and tests.

Use the inclosed letter blank and get some of these soles along with advertising matter and window displays.

Yours truly,"

This letter might bring orders from consumers but never from dealers. The writer has entirely failed to put himself in the place of the dealer. He has proceeded on the mistaken assumption that the buying motive of the consumer and dealer are the same. We must remember that the dealer is most interested in three factors:

- 1—Has it a demand?
- 2—Will it make a profit?
- 3—Will it please the trade?

The ultimate consumer who buys our products considers first what the retailer considers last—SATISFACTION. The dealer does not ignore this, but he trusts to the manufacturer for this quality.

He realizes that the consumer's satisfaction is small consolation to him if he buys a dozen articles and sells only one, or if he does not make enough profit on the dozen to meet expenses.

We have devised many methods of helping the dealer sell his goods. We advertise liberally in local and national papers, we send him cuts or copy for use in the newspapers of his city, distribute samples, send window displays and printed matter, and give him advice on questions he may have. All this is sales talk and of interest to the dealer. These things are weapons you can use. You can tell him about other dealers who made big profits under circumstances similar to his own. If the goods have been profitable to others, they are bound to interest him.

The following letter brings out how a correspondent can inject the "you" appeal into his letters to dealers:

"Dear Sir:

Whatever is best for you as a dealer is best for us as a manufacturer. Your success is our success.

This is the basis on which our 1918 Selling Plan is offered.

It insures you against price decline, gives you the privilege of exchanging goods for credit and allows you to return goods at the end of the season.

You buy from a preferred dealers' list and sell to the consumer at a margin which insures you a profit on each sale.

It gives you extended payments privilege and early shipments which protect you against delayed shipment due to traffic congestion.

Goodrich advertising is built around Gal—13

the dealer. Our big advertising service was created years ago FOR THE DEALER.

The Goodrich dealer represents a factory making everything that's best in rubber. An organization whose ideals are justice and service, and whose good-will is dedicated to fair treatment.

We should like to have YOU handle Goodrich products in your locality.

Sign the inclosed card and complete details will go forward to you at once. Yours truly,

The B. F. Goodrich Rubber Co."

In your letters to dealers, you must impress upon their minds that articles which are well advertised and established are always safe to buy and guarantee a good profit.

Discussing the quality of your article is permissible if it shows the salability of the article, but it is something that can be overworked. If an entire letter is used in a rhapsody about quality, it is ineffective. If

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Report of the Twenty-First Annual Convention of the National Commercial Teacher's Federation

Chicago, December 26-29, 1917

(FIFTH INSTALLMENT)

Doctor Swiggett: Fellow workers: Naturally I appreciate deeply President Owens' very pleasant introductory remarks, but really, it was unnecessary for your president to state that I have fellowship in this association. I spent a most pleasant period of two days with you last year, memories of which have been with me through the past year and I was not going to get here for today. But with the best intentions and with the pull of fellowship I am here and delighted to be with you.

May I not say at the outset that all has been said by the previous speaker which I might hope to say had I chosen her theme as the subject of my brief remarks. How well it was said! The things she mentions are the really vital things we are all working for, striving to lay firm hold on in every class of instruction in public or private school; and even outside of the classroom whenever we can as our several paths cross, we are, or should be, giving a helping word. The great word "service," boldly arranged in lettered sequence, it seems to me, should be emphasized somewhere on the wall at all meetings of this Federation; to remind us constantly that service is the goal of our common effort.

But service — what does it mean, what does it spell? It means, doesn't it, above all things, that we have a real basis of co-operation; that we see something outside and beyond the small sphere within which we may be working. So much of our splendid effort in these recent months of stress and struggle has been due in large measure to the fact that our great country was brought face to face with the stern reality that it had not nationally or locally learned this lesson of co-operative service so that it could be practically exemplified in the daily round of duties. Isn't that true?

I can safely say without misunderstanding that the recent necessity for Federal control and direction of railroads lay not entirely through the sole failure of the railroads to co-operate, but in part, as well, through the failure of the people and even of the Government's agents, to co-operate with the railroads.

Be that as it may! Certainly as a consequence, many people who had never learned this lesson in school or in life are now striving their best to become a working part, as it were,

of this magnificent system of ours, built up, as we know, through individual initiative. Many of our greatest men have learned this lesson of co-operation over night. There has not been irredeemable hurt and harm, because all that is in the way of being remedied, and there may come out of it in time a good that will be to us as a Nation's priceless heritage.

That is merely my private opinion, the opinion of one who reads with some attempt at reflection, honestly endeavoring to interpret clearly. And after all, as I have said, this is for us all right now the great lesson. It is something we are looking forward to now, not only in getting together for the accomplishment of the immediate thing before us, but as you know—I am quite sure many of you better than I—following the achievement of a military victory there come far greater things that are won by that victory. We say that those things are to be achieved in what we call the reconstruction days, and our Allies, too, in this respect, have been most wise, having early begun to prepare for the days to come. That time is with them, "the day." It is the day of reconstruction along economic lines through a practical carrying out of policies of co-operation.

All this, it seems to me, is the work of the schools. You can't get it first in life except in moments of great National crisis, and we will have to go back again into our schools, and perhaps even to the elementary grades. Many bureaus and commissions organized today directly by the Government, or committees appointed by the various National associations to co-operate with the Government, are trying to do something in and through the schools. They must go back to a basic, to a primary statement of co-operation, and work out from that through the elementary into the grammar and high schools and all related schools that are associated with the public schools of the country. The failure to so proceed explains, in large measure, what I think to be a loss in training for business, a topic on which I feel that I should say just a word in order to justify my being here.

Training for business means training, doesn't it, for a certain specific and definite thing. It is instruction to some definite vocational or professional end, whenever business becomes a profession. In some way in our own country we have until quite recently considered training for culture and citizenship as the sole duty of the school, and looked upon education as the school's one priceless privilege. I like, however, to differ-

entiate between education and instruction.

Up to a certain point the English, who really gave to us our school system, built their own magnificent system at the top of which is Oxford, solely, it seems to me, with the idea of education in mind. That system has given us the best example of regent in the world. It has given a degree of mental patience that is extremely difficult for us to understand in men when they are placed in trying circumstances, out in Africa, in India, anywhere else in the world where Englishmen congregate and do their bit in carrying out in some way that splendid imperial policy of Joseph Chamberlain. That is what it has done for England abroad. But back at home it did not enable the Englishman to do so well along the lines of practical instruction. In the proportion that England perhaps assumed a larger and larger position of dominance through diplomacy, her great rival assumed a larger and more secure position in what we may call industrial efficiency in the preparation of raw materials and in their distribution.

I want to make quite clear this essential difference between the purpose and value of educational instruction. It is necessary first of all to see this one point clearly, namely, that a man isn't going to be damned for all time because he takes only a course in commercial education; that for the time being far more desirable perhaps than the culture of education is the efficiency of trade and commerce through technical instruction.

I wish I had time to tell you, but you are doubtless just as familiar as I with the needs and demands in this country for this type and kind of instruction. It isn't that the opportunity for this instruction itself isn't at hand, but it is rather a lack of proper relation between it and local and National commercial needs. I have only recently sent out a questionnaire to the secretaries of chambers of commerce in some 400 of our leading cities, to find out if possible what their local needs may be. I was told at the time of sending this questionnaire that I should not expect more than 15 per cent of replies. I am gratified, however, to state that as I was leaving Washington only about four weeks after mailing the questionnaire there had been received something like 50 per cent of replies, and many of the secretaries wrote me, "We are very sorry that we haven't this information, but a committee has been appointed to make a survey of the want." That is a fine example, may I not say in passing, of the very co-operation we have been talking about and which we need most in our country.

An adequate course in commercial education with a specific end in view, is America's great need and opportunity. We shall not be concerned so much with production in these reconstruction days as we shall in distribution. If this is true we need



courses in commercial education far more, in my judgment, than we do in industrial education, and I say that, not simply because I am the specialist in commercial education, for if I thought the other, in all fairness I should be asking for it.

You have only to examine and see how we have relatively declined in our exports of food stuffs and agricultural products. See how great has been the increase in statistics that relate to manufacturing centers! Read and interpret these statistics! I have one fault to find, let me say just here, with all school people: They do not read the right kind of inferences out of statistics. Now if commercial teachers are not going to read and interpret correctly statistics, something is radically wrong with our courses in commercial education. And so, while we need men and women and shall always need them in the service of production, we shall have the novel and relatively larger need for thousands of men and women to take our manufactured wares and distribute them throughout the world. Do you know why we are going to have to distribute them? Some men state that we are on the eve of a great National bankruptcy if we do not. I do not think, however, it is quite so bad as that. You know enough about finance and about unstable exchange to know just what confronts us. Let us face the issue squarely and prepare courageously by wisely directed efforts in the schools for an economic policy that will carry us safely through the reconstruction days. Realize, for example, the great amount of invested wealth in this country, the large number of industrial plants recently established, and the still larger number that have been diverted from what we call, if you please, natural lines of trade into lines unnatural from the standpoint of commerce.

Think, for example, of the shock of readjustment! We surely need as a Nation, therefore, to formulate and inaugurate at once some well-concerted Federally supervised policy of foreign trade that will quietly and gradually divert all of those factories now engaged in emergency production into lines of natural trade. But we can't consume all that they will produce; we must have foreign markets.

All of you, therefore, engaged in commercial education, will have in consequence to do your bit by examining first, what are the local trade needs of your community and then attempting to build up in your schools a course of study that will be helpful in solving your local trade problems, but most helpful in so far as it relates to or in harmony with a Nation or Federal trade policy.

Now that isn't going to be so hard because we are all thinking or beginning to think along this very line. This is the supreme opportunity for service of all the commercial schools of the country, public and private—

and I like to think, too, that the private school men are getting more and more into the school game of the community in which the school is situated, and that this type of school is feeling itself more and more a part of the school life of the community. As I told you last year, I view this as a measure fraught with the greatest importance, namely, the participation of the private business school in the school life of the country. And yet, do you know, some of the best modern schools in England have been built up in this way, and nearly all of the high schools of commerce in France have had their beginnings in this manner.

As a Nation we want no waste; we want no loss. We are priding ourselves on our efficiency and we can't have it, it seems to me, until we are all pulling together in this spirit of co-operation, utilizing as an asset for the accomplishment of the end schools that have been so long established in our midst for successful training of vocational business.

May I now close by relating to you briefly a story of statistics that bears somewhat on the points I have touched upon in my rather rambling remarks. If I were to ask you now, "Izvinite, vi govoritie po russki?", how many of you not born in Russia or of Russian parentage could understand that? And yet it means, "I beg your pardon, do you speak Russian?" I learned last summer that England had been getting ready to capture Russian trade through having a sufficient number of well prepared young Britishers to sell textiles in Russia, and that England was endeavoring to do this thing largely through the chambers of commerce and its county council schools. The relation between them is such that it is a very easy matter for the chamber of commerce to insist that the county council school put in some Russian. They began quietly; we didn't hear much about it. And yet there are 28 of these schools teaching Russian in the City of London alone. The ten large universities of England with an attendance reduced 40 per cent a year ago and reduced full 50 per cent in the last 12 months, are all teaching Russian for commercial purposes.

This situation in England was so very interesting that I said, "Let's see now what the situation is in the United States," so I sent a letter of inquiry to those institutions where I knew Russian should be taught according to their published statements. There are only eleven of these institutions in the United States. I do not feel at liberty to mention any names, but one of the largest universities in the south wrote me that "We had three courses announced in our catalogue, but we are not offering Russian this year because there is no interest." Two universities in two of the largest cities in the United States have this year only four students enrolled in Russian, and they are taking

this language principally to find out just what relation it is to Sanscrit. Three of the institution are in agricultural communities in the middle west where there is no such cogent reason for studying Russian for foreign trade as there is in New York, Chicago, or Philadelphia.

I shall not dwell further on this situation but shall leave it to you to read out of this little statement in comparative statistics the lesson that should be patent to us all. My final word is an appeal to the private business school men and to the principals of high schools in our large manufacturing cities to make immediately some kind of a survey of the domestic and foreign trade needs of these cities, and endeavor to so modify or readjust their course of study that there may be in their respective cities adequate educational opportunities to meet the needs of trade and commerce. (Applause.)

THE SCHOOL AND OFFICE PLAN OF TRAINING STUDENTS FOR BUSINESS

By Mr. Carlson, of the Whitewater Normal, Whitewater, Wis.

N. C. T. F., Public Schools Section, Saturday Morning, Dec. 29, 1917

Commercial teachers have frequently been told of the shortcomings of our commercial graduates. It is with the idea of overcoming these shortcomings and furnishing a knowledge of office methods that various plans for providing this sort of training which has been called to your attention as a necessary part of the curriculum by previous speakers in the Convention.

I just want to recall that Mr. Avery, Employment Manager of Marshall-Field & Company, in his talk yesterday at no time mentioned anything of shorthand or typewriting or bookkeeping, but rather did he speak of those things which were outside of our work in shorthand, typewriting, bookkeeping and penmanship which he expected of people who came there for employment. Professor Gardner in his talk brought out very forcibly the opportunity of teaching business correspondence through the dictation class.

There are three general plans of providing this training as used in our present commercial high schools. The first is the office training plan, the second is the office and school service plan, and the third is the part time employment plan.

Considering the first plan for just a few moments, there are three textbooks which offer material for such a course—the office training course, Lyons and Carnahan came out with a book in 1907 entitled "Stenographers' Business Practice." The Gregg Company produced a book in 1911 entitled "Office Training for Stenographers," and the last school year under copyright date of 1917, the



McMillan Company came out with a book on office practice written by two of the commercial teachers in the New York City High School. The last two mentioned books are very intelligent texts in the way of material for office training courses. The plan used in the Whitewater Normal School is somewhat different. We now offer a twelve weeks course in office training, reciting five days a week, and in that course we make use of both of these textbooks as office reference books.

To give you a slight idea of the nature of such a course, briefly some of the things which are covered are "Getting a Position," "Business Ethics," "Office Organization," "Departmental Arrangements," "Incoming Mail," "Outgoing Mail," etc. We lay a great deal of emphasis on filing, postal information, the proper use of the telephone, cablegrams and telegrams and office reference books. I haven't recited, of course, all of the things covered in the course in teaching the application of typewriting, shorthand and bookkeeping to office systems and office methods. So much for the first scheme of giving this training in office methods and office systems.

The second plan is the school service plan, and since it has to be discussed later this morning by Mr. Yoder, of one of the Milwaukee High Schools, under the title of the "Centralized Accounting System," I shall not say more under that topic than this, that in some schools an effort is made to solicit work from the high school principals, the City Superintendent and the high school teachers in the effort to give the students practical training in the application of shorthand, typewriting, penmanship and bookkeeping, but since that will be very ably discussed later that is enough on that subject.

Now, the third scheme of providing this training is the part-time employment plan—a plan which I also described in the Gregg Federation, but in the belief that perhaps some of those present are not familiar with that plan, I shall briefly describe that again.

Last year in the High School at Manitowoc, Wisconsin, because of crowded conditions in the High School and because of the impracticability of bringing in work from the offices to be done in the High School, it was felt that perhaps the same sort of training could be obtained under ideal conditions by sending the students out into the office doing the work right out in the field, and that if that sort of training were given then, it would not be true as it often is that the school work is a school exercise which, when satisfactorily completed, must be consigned to the wastebasket, because it has no commercial value. In other words, we believe that in the senior year it is practicable to give a certain definite

and in penmanship, but that some of that training could be applied to actual and practical business problems which have a commercial value. We felt that there is nothing better than the real thing, and a clever imitation is never quite so good. We felt that no plan of office apprenticeship is satisfactory unless it gives the school a chance to work with the office. In other words, the school's influence should be constantly exerted upon the student at all times while he is carrying on this office work.

Briefly, then, the plan was to shift all of the non-commercial subjects such as English and history and also the bookkeeping into the morning period. We felt that no plan of office apprenticeship should in the slightest handicap or interfere with the work of the English Department or the History Department or the work in bookkeeping; that those departments should continue uninterruptedly and in no way handicapped by any particular plan or scheme of the commercial department. With these subjects all placed in the afternoon, that left simply the senior shorthand and the senior typewriting for afternoon instruction. The next device was to divide the senior class of thirty-nine students into two groups, with the idea that each group would be sent out into the offices on alternate weeks so that one group was in the offices every afternoon and all day Saturday of one week and returned to school full time the next week, the other group replacing them, so that there were two persons for the same work. For this work they were paid from \$3.00 to \$5.00 a week. Most of the boys received \$5.00 salary. A few of the girls received the same salary. On Saturdays they had an opportunity to find out what a full day's work was because they worked under the regular office schedule on that day.

During the week they complied with the regular afternoon schedule, reporting from 1:00 o'clock to 5:00 o'clock, or 1:30 to 6:00 o'clock, depending upon the particular office in which they worked. The assignments were not limited to any particular company. I say that, so that, those of you who are teaching in smaller town high schools need not feel that this is a plan which can not be applied to anything but towns in which you have the larger corporations and the larger offices. Assignments were made to a large manufacturing company with a very large office, to the shipyards, which also maintains a comparatively large office, to the Goodrich Transportation Company, but also to a lawyer's office, to a small abstract office, to a garage and to a wholesale cheese merchant, to a hardware store, etc., so that we have both the small office and the large office represented.

In terms of school credit, this work represented one-half of one semester's work in one unit so that it was

long a time for that sort of training. The other 63/64 of the four years' credit was obtained in a conventional way.

You understand all students reported every morning in school and every afternoon of alternate weeks, and that there were two people on the position.

This particular plan was devised as a second semester plan entirely, but due to the present demands occasioned by the needs of the army and navy in removing many people from offices, it was necessary to allow twenty students to work under this plan at the beginning of the year, and perhaps that is one point in its favor that it offers an opportunity for high schools to help out the peculiar situation which now exists in many communities because of the inroads which the army and navy have made.

In this time when we are urged to conserve on every hand not only in the matter of food and fuel and materials, perhaps a plan whereby the high school may assist in carrying the load which the offices now bear, would be a partial step.

EDUCATION AND THE JUVENILE COURT

By Justice McGorty, of Chicago
Juvenile Court

N. C. T. F., 1917

The boy that I come in contact with in my judicial work is not the boy that has had the benefit of a commercial or high school training. In my experience in the criminal court where boys come about the age of seventeen it is almost invariable that the fact is ascertained that the boy left school at the age of fourteen, at the minimum compulsory age. That is to say, while our compulsory school age of sixteen is in force, still between the ages of fourteen and sixteen, boys and girls are permitted to enter private employment if they receive an educational training of a certain number of hours a day while in such employment. It has always seemed to me since I have given the subject any thought that the boy in the happiest instances has not very much of an opportunity in a great city, especially in the congested areas of a great city, but the boy who lives in a wholesome environment has those opportunities which American life and activities afford. But the boy I know is the boy whose home has been broken up by poverty or crime or both, or by death or the destruction of home through destroyers.

We judges are not chosen for the purpose of moralizing or of solving social conditions primarily, but to administer the law. To administer the human law, it is true, but nevertheless having in mind the protection of society as well as the interests of the unfortunate accused. And yet time and time again, especially at the time



when our country and the world is calling for the boys, when every impulse is to develop the finest and the best in the boy as well as in the girl, I feel a keen sense of this great wastage of human material of these boys that are sent to the county jail, to the house of correction and to the state reformatory, and to leave those respective institutions perhaps truly in some cases, worse morally and physically than when they entered.

Now, it isn't easy to offer a solution of the boy problem. We are all interested in the boys, either as parents or as teachers or as citizens. Ever since that child held forth his arms in Bethlehem, the whole world has been attracted by the appeal of childhood. And we realize that these boys, these juvenile delinquents, are in many instances the victims of environment, the victims of circumstances over which they had no control. What chance in this city has the boy who is raised in the tenement district or in any of these congested areas of this great city where he very seldom sees God's blue sky, where only in his dreams does he see a stretch of prairie or blue water? These are the boys that have to seek Mr. Recreation and Mr. Pleasure in the poolroom and in the saloon, and amid associates that are demoralizing and conducive to evil.

But there are some remedies. We have some recreations. We have municipal play grounds, but we haven't enough of them. The boy, full of Adam's animal spirits with a moral side undeveloped, and yet with that inside sense which God has placed in the human soul, with that gold in his name which may not yet have been discovered and developed, feels a longing at times within himself for the better things of life. But he is brought down to this lower level by these evil and unfortunate associates.

And so I say to you teachers, to you women and men who have devoted your lives to the greatest and the noblest of all undertakings, that while we are living in an age that demands one hundred per cent efficiency, never lose sight of the fact that any boy or girl is under-educated whose moral side isn't developed together with the intellectual side, because we can not have good men and good women unless the boys and girls have been so trained and their minds and actions have been so directed that they have inculcated in them a religious sense and a moral sense based upon sound religious principles as well as those intellectual attainments and mental discipline which will enable them to fight the battle of life. I believe in universal military training.

We have it now, as I understand it, generally in our high schools in Chicago. I wish that we would have it in our grammar schools. Not only for the purpose of fitting our boys for such crises as that through which we are passing, but to implicate the spirit of obedience and reverence and respect for authority. And to im-

press upon the boy the real dignity of his approaching manhood.

Since the commencement of this war in which we are now engaged, since last April juvenile crime, that is crime committed by boys and girls under seventeen, has increased thirty-two per cent in the city of Chicago. In England the first year it increased thirty per cent and the second year thirty-five per cent. I am not going to attempt to connect the cause or relation between the war and this increase in juvenile delinquency. We know it is so in adult delinquency, that there is a perfect wave of crime at the present time sweeping over Chicago notwithstanding the efforts of the police department and of the judiciary who are charged with the administration of the criminal law.

But our boys ought to be given an opportunity to be normal boys and to be in normal, wholesome surroundings, and society is responsible primarily, to some extent at least, in making it impossible for these boys of ours to help themselves without the aid of society and of governmental and private agencies to place these boys in a better environment, to give them more opportunity for recreation, to have night schools continue to offer a longer period throughout the year, so that they may have a broader vision, so that they may not attain the years of manhood thinking that the law of some city is raised against them and that the state's attorney and that the judge find it an unpleasant but an impersonal duty to confine them between four walls, to look out upon the wall through prison cells instead of opening up to them a world full of opportunity and of beauty, a world in which they may be taught that their ultimate aim is to be citizens of this world, to train themselves in this world that they may become citizens of Heaven.

All of us have a responsibility, whether it is the parent or the teacher or the citizen. We are teachers all, and let us endeavor each one to help. The commercial teacher reflects and imparts his personality, his enthusiasm to those young men and young women with whom he comes in contact, and let us see that that responsibility is discharged well, and that we may impart such an influence upon governmental agencies that gradually these boys and these unfortunate girls will be given a greater chance and a greater opportunity so that our material as well as our intellectual and moral welfare may be improved. I thank you very much.

NEWS NOTES

Merle A. Daugherty, of Fort Morgan, Colo., is in charge of the commercial work of the Coalgate, Okla., High School.

Mary B. Rogers, Lee, Mass., is a new shorthand teacher in the Bernardsville, N. J., High School.

Miss Ruth Parker has charge of the advanced department of the Lawrence, Kan., Business College.

Gladys A. Humeston is teaching commercial work this year in the Mt. Pleasant, Iowa, High School.
Myrtle E. Godwin goes to the West Warwick, R. I., High School as commercial teacher.

THE BUSINESS LETTER

(Continued from page 20)

possible, send samples of your goods and let him judge as to quality. He then sees just what he is buying. Strong descriptive statements are effective in creating a favorable impression of quality.

Letters written to dealers must be full of enthusiasm. The selling effort must come from them so any vigor or confidence that you can instill in them is sales help. Over-enthusiasm is less likely to offend a dealer than a consumer. But the dealer gets more sales letters than the consumer—hence the arguments given him must be marshalled with greater care. He is looking for co-operation and material and spiritual help. Many dealers argue that a house that cannot send out letters of appealing nature would prove a poor ally in any sales venture.

Letters to dealers should be filled with the strong personal element and have a frank man to man attitude. Their language may even be colloquial and breezy, but never clever. The big thing in our letters to dealers is to get right into the things in which they are interested and give them a good, clear, definite message of service.

MEANDERINGS

(Continued from page 18)

kindly and benevolent gentleman and a cruel and consciousness scoundrel living within the same skin. Also, George Gray Barnard, in his wonderful marble allegory, "I Feel Two Natures Struggling Within Me," has with consummate genius made vivid the same idea. Perhaps this is the explanation of the Prussian. When all is fair and sweet in the world, and there is no smell of powder or blood in the air, he goes about his work or attends his kirke or his beer garden or his turn-verein, a fairly good-natured and decent person. But once the war trumpet sounds and he is called to the colors, his gears are reversed and he becomes the combination of tiger and hyena that the General Staff demands.

It is a costly mistake that the world did not find out this dual nature of the Hun sooner. In reality, the essential brutishness of the Prussian has been known for a long time. Even the great German poet, Goethe, knew it a hundred years ago. Said he: "The Prussian is at heart a savage, and civilization will only make him more savage." The world is just beginning to realize the truth of this paradox, and having learned it, it is pretty safe to conclude that the demon in the Prussian will not be allowed to run amuck in the world again, no matter what the cost of stopping him may be.



The RED CROSS and CLARA BARTON

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

Part Three

A long period of nervousness and prostration followed the home-



coming of Clara Barton, and during this period she went to the Jackson Sanitarium at Danville, New York, and finally rented a house in that beautiful section of the country. She was living there when the Red Cross got its

first work in time of peace. The great northern peninsula of Michigan was an immense timber forest, and from this forest has been taken the lumber which built the great wooden cities of the West. The first, Chicago, that was destroyed by fire when Mother O'Leary's cow kicked over the lantern in 1872, was a wooden city. That is why it burned so easily. As the timber had been cut in Michigan, the land had been cleared of stumps and numerous small farms had appeared, and there were thriving villages, not very large, scattered all over the peninsula. There was not, in that time, any forest reserve. Today, these great timber forests are carefully watched by United States Forest Service men, who are constantly on the lookout for fire. In 1881, nothing of that kind existed, and there came a terribly dry season. No rain fell for weeks, and the result was that these great forests and clearings where there was plenty of underbrush and trimmings from the great trees, became regular tinder beds ready to burn like powder the moment a match was dropped, and of course somebody dropped the match, a careless hunter or fisherman, perhaps neglected to cover up the fire carefully, or emptied his pipe. Anyway, the fire started, and swept over the north peninsula of Michigan. Hundreds of lives were lost. Farm houses, villages, railroad trains, everything that came within sweep of the flames shriveled, and scorched, and went up in smoke and ashes, and there was ruin and death all over the territory. Hundreds of families were homeless. They had lost everything and barely escaped with their lives from the rush of the flames, and then the Red Cross Society went into action.

Rochester, New York, was made the center of distribution, and from all parts of the country there came pouring in money, and food, and clothing, and medicines, and, like an old war horse snuffing the battle, Clara Barton came from her country house and again went to work just as she did in the terrible Civil War days, and in the days of ruin and

death in France, after the Prussian wave swept over that fair land and left it crushed and desolate. Magnificent work was done although, as yet, the charter of the society had not been signed. It was a year later before it had any real official existence.

Then there came the great Mississippi valley flood. The Mississippi river is not an imposing stream to look upon; it lies flat and muddy in the great central valley of the Continent as it flows its three thousand six hundred miles from Lake Itasca, away up next to Canada line, down into the Gulf of Mexico. The river lies flat with the plain most of the way. There are no rocky battlements towering up as they do along the banks of the Hudson, and so the river is not imposing, but it runs very near to the level of the country, on either side, and when there comes a great rise in the water, the river is higher than the land, and so they build levees all along the river banks, especially below St. Louis where the "Big Muddy" comes to the Mississippi with its coffee colored flood and goes on down through the low lands. These levees are simply banks of earth piled up along the river side so that when high water comes the river shall not overflow and bring a second deluge on the valley, but these levees often break and, when they do, they have what they call a crevasse and the country round about becomes a great lake, and this year of 1882 witnessed extremely high water all the way down the valley of the Mississippi, the levees failed to hold the flood and crevasse after crevasse followed, and all the land was under water. A hundred thousand people were homeless, many of them were drowned in the great onrushing flood which swept in upon them, and after the water subsided there was ruin, desolation, disease and death everywhere in the vast valley of the lower Mississippi and the cry for help from a stricken people rang loud throughout the land, and the first to respond was the now fully organized Red Cross, with Clara Barton at its head. Steamboats, bearing the Red Cross flag and the Red Cross sign, fore and aft, were launched, loaded to the gunwales with every kind of supplies, food, clothing, building materials, and above all medicines with plenty of doctors and nurses to look after the sufferers who, many of them, lay at the point of death, stricken with fever and every kind of disease. For months these Red Cross boats of mercy plied to and fro along the Mississippi and its tributaries, bringing relief to the stricken population. It was a magnificent demonstration of what organized relief could do in a great emergency, and soon the valley began to smile again. New habitations, better than the old, were erected. The destitute were clothed and fed and put upon their feet again, and the fertile earth brought forth bounteous harvest, and again prosperity smiled upon the great, rich valley of the Mississippi.

In the Valley of the Conemaugh

A few years later in 1886, there came one of the most terrible disasters the country has ever known. The little city of Johnstown, twelve or fifteen thousand population, lay in the valley of the Conemaugh. The Conemaugh is a little river and Johnstown is about eighty miles out of the city of Pittsburgh, where the Conemaugh joins the Alleghany and Monongahela and flows on to make the Ohio. About ten miles above the city of Johnstown, there was an artificial lake. It had been built by wealthy men in Pittsburgh, who wanted a place where they could go and enjoy fishing. They made this lake by damming a small stream that ran into the Conemaugh. It was a great earth dam, if I dared to be profane I should say that it wasn't worth a dam, but they built it nearly one hundred feet high and so got a deep lake several miles long.

Shuiceways were built on each side of the dam to let off the water when it reached a certain height. Every spring, lots of water came down the Conemaugh from this lake through the shuiceways, and the cellars along the creek bank were generally flooded during the spring season. I remember that spring well. I was in Chicago at the time and it rained and rained, and then it would rain some more, and after a little while there would be more rain until everything, pretty much, was water soaked, and streams all over the country flowed beyond their banks, and floods were an everyday thing. And then, one day, as evening was drawing on and the housewives of Johnstown were preparing supper for their men folks, most of whom were employed in the great "Cambria Iron Works," there came tearing down the valley at full speed, a horseman yelling, "To the hills for your lives! the dam has broken and the lake is coming down on you!" And just behind him, in plain sight, a great wall of water fifty feet high, came towering its white crest down into the narrow valley where lay the city. At the lower end of the city, the Pennsylvania Railroad had built a stone bridge across the creek over which it ran its trains. The Pennsylvania railroad does its work in a very thorough manner, and it built a bridge so strong that no flood could tear it up. The flood simply went over it and the bridge held, but the flood swept the houses of Johnstown on to this bridge and the bridge stopped them, and they crushed together, and the flames from hundreds of stoves were soon burning to death those who were not drowned by the flood or crushed by the walls. More than eight thousand lives were lost in the great Johnstown disaster. I went through there on one of the first trains from the West. For eighty miles we crawled on trestles up the valley from Pittsburgh. Wreck and ruin, all around us, roofs of houses, dead cattle, clothing, everything you could think of, and in the



city itself the coffins were piled twenty feet high all around the little temporary railroad station, and we could hear the dull explosions of dynamite as the searchers blew up the ruins at the bridge in their search after bodies.

It was a Sunday morning that the news of the terrible Johnstown disaster came to us in Chicago where I was stopping at that time, and immediate steps to furnish relief were taken. Collections were taken up in the churches, and from all parts of the country relief came pouring into Johnstown and there went Clara Barton, personally, to take charge of the Red Cross work. She was then sixty-five years old. The Governor of Pennsylvania sent state militia in there at once, for already robbers were stripping the dead of jewelry and even clothing. They made short work of anybody who was caught at that kind of business. A rifle shot made trial unnecessary. For five months Miss Barton took charge of the Red Cross work in Johnstown. Great store-houses were established, and without money and without price food, clothing, medicine, and furniture, as fast as new houses could be built, were given to the sufferers from that awful disaster. But Johnstown was relieved completely. There was more than enough money sent there to pay for everything wanted, and for the first time on record there was money left after everybody had been provided for, and the city of Johnstown rebuilt, is now the headquarters of the great Cambria iron works, a much larger city than it was in 1889.

A Tussle with Yellow Jack

I am just a little ahead of my story, for it was in September of the previous year that Yellow Jack made his last excursion to the South. Yellow fever broke out in Jacksonville, Fla. There was always yellow fever in those Southern states in those days, but it did not often become epidemic. You know we have small pox in every big city of America, but it does not spread. This time Yellow Jack decided to treat everybody alike, but the Mayor of Jacksonville got together a committee and told everybody living in that city to get out and go into the country places, camp out, do anything to prevent the spread of the frightful disease. They didn't then know much about Yellow Fever, they knew what it did, how the sick turned a ghastly yellow, and how the black vomit came, and then sudden collapse and death. But they didn't know that it was that little black mosquito, not like our lovely sweet singing mosquito of the North, but a little black silent nipper, that carried the poison from one person to another, and there was panic whenever Yellow Jack made his appearance, for they knew well enough that nothing but frost could stop it. You know small-pox goes all the better in cold weather, but frost kills the mosquito and the fever soon dies out. Well, the Red Cross took a hand at fighting

Yellow Jack and then sent to Jacksonville twenty Red Cross nurses who had themselves had the fever, and you don't have it but once. Generally, you don't need to, it kills you the first time. Well, they fought the fever from September till along past Christmas, when the welcome frost enabled them to leave. It was a terrible time for those who happened to get caught in the fever territory. They wouldn't let you come into a place for fear you would bring it, and after you got into the place they wouldn't let you go out for fear you would take it with you. Trains were held up and passengers at the point of a gun obliged to stop where they were. At that time I was in Manchester, N. H., and we had a young fellow working in the shop. He was a crank, "twenty-four karat fine," and he got mad about something and quit the shop, and took his wife and baby and went down to Florida to work for an uncle of his near Jacksonville, peddling sewing machines. He got down there just in time to take part in Yellow Jack's picnic proceedings. They camped out wherever they would let them, and pretty nearly starved to death and he was crazy to get away from there, and finally he got permission to go if he would take a train that made no stops until it got out of Florida. He didn't have any money but I sent him by wire enough money to buy a ticket to Manchester, and I assure you that he didn't do any more kicking about conditions up north after he got back there.

The Final Call to Action

It was in the year 1897 that President McKinley made a personal appeal to the people of the United States to help the sufferers in the prison camps of Cuba. For more than a year the revolution had been in progress in the island of Cuba, and the bitterest and most savage species of warfare had been going on in that distracted island. Gomez, and Garcia, and the negro Maceo, led the revolutionists. The Spanish general in command had come to be Weyler, and Weyler had herded the families and the old people of the revolutionists into camps, where they were fenced in and around, to starve to death, unless they got supplies from their friends on the outside. It was a horrible condition of affairs. Children and old people were dying by hundreds for lack of food, and the Red Cross prepared to go there, and Clara Barton got a ship all ready loaded with supplies of every description. The United States was disgusted at the cruel warfare in Cuba. Cuba was not strong enough to overthrow the power of Spain, and General Weyler was a grim and cruel ruler. The United States battleship Maine had been sent down there to guard the interests of the citizens of the United States who might be living in the distracted island. There were a good many of them on the sugar and tobacco plantations as overseers, clerks and managers, and the great white

battleship lay there in silent disapproval of Spanish misrule. One night there were strange whisperings around the cafes and wine rooms and gambling dens of Havana that something was going to happen. At midnight, there was a dull, heavy explosion, a flare of red light lit up the inky blackness of the harbor, a great white shape heaved up out of the water, a hell tolled, and the Maine sank into the mud and slime of Havana, making an iron coffin for more than four hundred men, who were drowned like rats in a trap or killed by the explosion. Nothing under heaven could stop war. "Remember the Maine" was the battle signal that flashed from the ensigns of Dewey's fleet as it sank the Spanish fleet in Manila Bay, and "Remember the Maine" fluttered as the battle signal of the warships of Schley and Sampson at Santiago and "Remember the Maine" was passed from lip to lip as Roosevelt's rough riders and the Negro regulars stormed San Juan Hill. It was a newspaper war, for the Spanish government probably had nothing whatever to do with the blowing up of the Maine. War came and in 1897 hundreds of thousands of men were recruited to go over and take possession of the Island of Cuba.

The Red Cross had made extensive preparation for work in the horrible prison camps. General Weyler had decided to starve his prisoners to death if the fighting men did not stop their warfare on Spain, but the declaration of war put an end to this work. Spain and the United States were at war, and the great ship, which had been secured for the Red Cross work in the prison camps was at once prepared for military service and the work of the battle field. The "State of Texas," an ocean going steamer of the Mallory Line, had been chartered and loaded with Red Cross supplies, mostly contributed by citizens of the middle west, Kansas City more than any other one place. There were 1,400 tons of everything necessary for this work, on the good, safe-going "State of Texas," which had a crew of thirty or thirty-five men. But she had some difficulty in getting into the Island of Cuba with her supplies, for Admiral Sampson didn't want food to get in there lest the Spaniards take it. And then there came the battle of Siboney, followed by the battle of San Juan Hill, and the Red Cross got permission to take any wagons that could be found and go forward to where the battle had been raging a couple of days. There Clara Barton, 77 years old, found plenty of work to do. It was a most distressing sight that met the eyes of the Red Cross workers when they came to the rear of General Shafter's army after the battle of San Juan Hill. Hundreds of wounded had been brought back there the first day of the battle. They lay in an open field of tangled grass with mud from tropical rains, sticky and damp, underneath. When it was not raining the sun blazed out and fairly

scorched and burned. At night a chill wind from the ocean made the wounded men cringe and shiver when they were not burning up with the fever of their wounds. There was not a hospital building in sight. Only a few dog tents to cover the suffering soldiers, some of them dying. They had been brought in from the field, their blood-stained clothes stripped off them in many cases till they lay absolutely stark naked in the blazing sunlight or drenching rain. The aged angel of the Battle Field had never seen anything worse even in the days of the great Civil War. But she knew exactly what to do and soon fires were blazing, soup and gruel and hot tea and coffee and wines and food were provided, and blankets, bales of them, were brought to cover the sufferers. It was the same angel who forty years before had come to the stricken men at Antietam and Fredericksburg. She was 77 years old, this small Massachusetts woman, but her hair was as black as ink even then and she was as active as ever. A day or two later after she had established order and comfort, there came to her a burly, red faced man in a rough mud-stained suit of clothes. A red bandana handkerchief under his cavalry hat protected his sun-burned neck. A big pair of eye glasses straddled his nose and a couple rows of prominent white teeth smiled on the woman as he said, "Miss Barton, I have got a lot of men in my regiment that are sick and they don't want to leave the regiment, and I need such delicacies as you've got here for them. Could I buy some of these of you? I think a good deal of these men and I am proud of them."

"Not for a million dollars Colonel Roosevelt," said the lady, "though we are very proud of you."

"How can I get them, Miss Barton?" asked the red faced man anxiously. "Just ask for them Colonel," said the lady.

It is entirely safe to say that Theodore was "Deelighted," for he went away carrying a great bundle of supplies on his broad shoulders, and his sick men got all they wanted.

The End of the Chapter

The Spanish-American war ended the active field work of Clara Barton, although the great Galveston flood of 1900, in which 10,000 lives were lost, and 4000 houses crushed like hazel nuts, gave her a final fight against disaster. Almost eighty years old, she was in it as active as ever. But in 1900 the American National Red Cross was reincorporated, and Clara Barton retired from the presidency under just a little bit of a cloud, which became magnified far beyond its real proportions. The President of the United States became, and is today, the president of the Red Cross Society. In 1904 Mr. Roosevelt became its first president, as Mr. Wilson is its president today.

Miss Barton retired from office rather unhappily. There was a good

deal of friction, and there were those who said that the finances of that great association had been carelessly handled. I have not the least doubt that Miss Barton was a poor bookkeeper. I never saw a red, hot, wide awake active man or woman who was a good bookkeeper. Remember when she began her life work on the battle field she was the only woman nurse that heard the sound of the guns and smelled the powder smoke, and got her hands stained with the blood of the battle field, and had bullets strike down men while she was nursing them. The United States government never recognized her; never paid her. We can excuse that kind of a woman for not being a careful bookkeeper. She took the money that came in and spent it just as she spent her own money, and if some of it was expended carelessly, as no doubt it was, by such a woman, doing the work of ten, who in thunder cares? I am sure I don't. Nobody could make me believe, and nobody ever did make the country believe, that any money stuck to the hands of Clara Barton.

Her last days were spent modestly in a little home she had near Washington, and in the country place in Oxford, Massachusetts, where her family had lived almost a hundred years before. She was 91 years old when, in April, 1912, she answered the final roll call of the Great Commander, who calls us all to the colors of eternity. I know of no figure in the whole history of the world that is more full of heroic action than this dark haired, energetic woman of whom Massachusetts and America are justly proud.



Clara Barton

We are publishing herewith a portrait of and signature by Mr. A. J. Warner, of Elmira, N. Y., at the age of 85 years, who is probably the old-

est penman now living capable of executing work of this quality, and probably the last graduate of P. R. Spencer, Sr.

Mr. Warner was born near St. Johnsburg, Caledonia County, Vermont, in March, 1832. He took a course in penmanship under Platt R. Spencer, Sr., at the Log Cabin Seminary, Geneva, Ohio, in 1858 and 59, and has a certificate of proficiency, written in Mr. Spencer's own hand. He relates that Mr. Spencer would come in with his sickle, give a lesson and set copies for the students, and go back to his farming.

Mr. Warner became a very expert penman and capable teacher of writing, adding other commercial subjects. He taught at the Albany, N. Y., Business College, Eastman's at Poughkeepsie, and was for a time teacher and partner with the late Prof. Lowell, at Binghamton, N. Y. He worked with many of the old time penmen, James W. Lusk, John D. Williams, George Davis, of Poughkeepsie, and others.

He came to Elmira in 1863, entering the employ of Nathan Caldwell, who had organized the Elmira Commercial College in 1858. On the death of Mr. Caldwell in 1864, Mr. Warner took charge of the school and conducted it in various locations according to its growth, for about 44 years, in 1894 erecting a building of his own for the work.

While Mr. Warner retired from regular business about six years ago, he is still active in going about the city, takes a keen interest in current events, works in his garden and flower beds, and as a diversion, and to keep in practice, tries his hand at ornamental penmanship.

Having known Mr. Warner for 35 years, and being in his employ for six years, I can appreciate his work, and believing that a man should have credit for any remarkable attainments, while he is still living, I am led to submit the above at this time.

N. C. BREWSTER,
Elmira, N. Y.

G. G. Winter, for the past six years instructor in bookkeeping in the Newark, Ohio, High School, resigned his position and accepted one with the Lakewood, Ohio, High School, to assist in organizing a new Commercial Department.

Mr. A. E. Cole, Commercial teacher in one of the Pittsburg High Schools, recently was awarded the degree of Bachelor of Science in Economics by the School of Accounts and Finance of Dequesne University, Pittsburg. Mr. Cole, like many others, started as a country school teacher; then became a professional penman, then a commercial teacher, and now a university graduate.

Chester M. Jones, who for four years taught in the Pittsburg, Kansas, High School, is now teaching in the State Manual Training Normal School of Pittsburg, Kansas. We wish Mr. Jones much success in his work.



E. H. Thompson has gone from the Draughon Business College, Memphis, Tenn., to Kinyon's Commercial College, Pawtucket, R. I.

Katherine Farrell is a new teacher in the Mueller School, Cincinnati, Ohio. **Edith Cauble**, New Albany, Ind., is the new commercial teacher in the Mt. Vernon, Ind., High School.

Rosa M. Smith is to teach in Bristol, Tenn. Miss Smith has been private secretary for the President of Grand Prairie Seminary, Onarga, Ill.

William Fenzel, a former student of Ohio University, as charge of advertising in that well-known school this year.

Marguerite Little, Avoca, Pa., is the new commercial teacher in the Pittston, Pa., High School.

Ethel F. Ney is a new addition to the commercial teaching staff of the Manchester, N. H., High School.

Caroline V. Eddy has charge of the shorthand work of the Oshkosh, Wis., Business College.

Blake D. Prescott is teaching shorthand for the Waterbury, Conn., Business College.

Rose Anne Howe, last year with the schools of Porto Rico, is a new teacher in the Central High School, St. Louis.

Ruth H. Currier is a new commercial teacher in the Portsmouth, N. H., High School.

Mary Lally, of the Torrington, Conn., High School, is teaching shorthand for the Englewood, N. J., High School.

Edith W. Smith, last year with the Orono, Me., High School, is now with the South Portland, Me., High School.

Cora von Doehren is a new commercial teacher in Brown's Business College, Clinton, Iowa. Last year she was with the New Ulm, Minn., High School.

Irene E. Kane is teaching in the Clinton, Mass., High School.

Grace Lawrence is a new commercial teacher in the High School at Barrington, R. I.

L. E. Terry is leaving the Central Business College, Kansas City, Mo., for the Central High School there.

Mary H. Plimpton is teaching in the High School at Arlington, Mass. She was with the Junior High School, Chelsea, Mass., last year.

Florence E. Hamblen is the new teacher in the Torrington, Conn., High School.

Bertha Cowan, Bridgeport, Ohio, is the new commercial teacher in the Peru, Ind., High School.



H. A. Reneau and L. W. and A. J. Karlen, Engrossers in Insurance Companies, Des Moines, Iowa.

Mrs. Edith Priest is teaching commercial branches for the Winslow, Me., High School.

Lena E. Addelson, last year with the Morse High School, Bath, Me., is now teaching commercial work in Old Town, Me., High School.

Chester Jones, last year with the Pittsburg, Kan., High School, has taken work as a commercial teacher in the State Manual Training Normal School, at Pittsburg.

Mabel Burgy, of Ottawa, Kan., is a new commercial teacher in Ottawa University.

Gladys Galloway has recently been chosen commercial teacher in the St. Albans, Vt., High School.

Alice I. Bulfinch is teaching commercial work in the Baldwinville, Mass., High School.

E. F. Burmhahn has charge of the commercial work in the Escanaba, Mich., High School.

Bertha G. Cole is a new commercial teacher in the Windsor, Vt., High School.

Margaret J. Wallace, last year with the Manchester, N. H., High School, is now with the Troy, N. Y., High School.

Harry D. Smith is the new commercial teacher in the Paterson, N. J., High School.

Mae G. Smith is now with the Boston School for Secretaries. Last year she was with the Somerville, Mass., High School.

W. L. Lillie, last year with the North Attleboro, Mass., High School, is now with the New Bedford, Mass., High School. Mr. Lillie is succeeded by Miss Beth S. Hayward, last year with the Beverly, Mass., High School.

Miss Lucille Dillon is the new commercial teacher in the Minot, N. D., High School.

William M. Maxwell has charge of the commercial work in the High School at Robinson, Ill.

Abbie A. Morrill is in charge of a new secretarial course in Mrs. Dow's School, Briarcliff Manor, N. Y.

Ethel Smith, of Mt. Victory, Ohio, is a new commercial teacher in the Rossford, Ohio, High School. This is a suburb of Toledo.

Miss Mildred E. Rice, of the Utica, N. Y., Free Academy, is a new teacher in the Holyoke, Mass., High School.

Charles H. Worfi, Bowbells, N. D., and Miss Mabel Rosel, Bottineau, N. D., are new teachers in the commercial work of the Northern Normal School, Aberdeen, S. D.

Helen A. Baker, of Lenox, Mass., has recently taken a position as assistant commercial teacher in the Lakewood, N. J., High School.

Ruby Turner, last year with the Tonawanda, N. Y., High School, is now with the Oil City, Pa., High School.

Miss Flood and **Miss Collins** are two new commercial teachers in the Warren, Ohio, High School.

Mary L. McCarthy, of Willimantic, Conn., is to teach commercial work this year in the Benton, Ill., High School.

Anna H. Mee is a new commercial teacher in the Burrillville, R. I., High School.

Lillian Wilson is a new commercial teacher in the Spring Valley, Minn., High School.

Hazel H. Pope has recently become shorthand teacher in the Concord, N. H., Business College.

John B. Alley, Stoneham, Mass., is a new shorthand teacher in the Bryant and Stratton School, Boston.

W. J. McCarty, for many years with the Packard School, New York City, has recently been added to the staff of the College of Business Administration of Boston University.

**ROUNDHAND OR ENGROSSERS' SCRIPT**

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

LESSON No. 10

The beginning loop of U, Y, Q and X is full and about the same as the loop in P, B and R. See that the down stroke of the loop is curved as much as the up stroke and that it is slightly shaded. This shade should not be as heavy as the main shades. Notice the slant of the loop. It is necessary to make both shaded down strokes in U and Y the same in thickness. The dot on Y should be rather heavy, neat and up off the base line.

The Q and X begin exactly the same. Make the horizontal oval of Q the same as in L. Dots on the X are important for beauty but not legibility.

Practice until you can make good letters without retouching. You will make money and save time by it. However, retouch letters you do not get correct the first time. All engrossers make some poor letters but usually they are able to convert them into passable letters by a little retouching.

Study the shaded down stroke in C, E and O. The bulk of the shade is below the center. See how graceful you can make the shade. If put on too suddenly it will make an awkward break. The slant of the finish of C and E should be the same as the general slant. The middle loop in E should slant upward slightly. You will find the ability to make various harmonious (not freakish) styles of letters will serve you well in actual engrossing. Some letters fit a certain space better than others.

The O and D are rather trying on the nerve but you can learn to make them if you are determined. Some raise the pen in D, while others find it best to make the letter without raising the pen. Make the top oval part of A downward after you have made the body part.

Figures are very important for they are used often. They will be easy to make after you have a good mental picture of them. Watch slant, height and weight of strokes.

The small letters are presented for a review. See how uniform and graceful you can make them. Hit the head and base lines evenly; that is, pull all the shades down close to the base line before making the turns. Work and be happy.

U U U U Y Y Y Q Q Q

X X X C C C E E E E E

O O O O I I I I P P P P

— 1 2 3 4 5 6 7 8 9 0 —

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6

a b c d e f g h i j k l m n o p q r s t u v w x y z x r g d !

Do you steal the other fellow's time while also
you waste your own? This be not yet the
honey doesn't hang around the hive



NO FEDERATION CONVENTION IN 1918

Whitewater, Wis., Sept. 18, 1918

At a meeting of the Executive Committee in Chicago, September 7, it was unanimously decided not to hold a meeting of the National Commercial Teachers' Federation this year. The Committee had a meeting in Chicago in May, and were preparing for a grand Convention next December. In August letters were sent out to a great many members of the Federation asking their opinion on the advisability of postponing the Convention until the Christmas vacation, 1919. Eighty per cent of the answers were in favor of postponement. The Committee took into consideration the sentiment of the membership and decided to postpone the meeting.

The postponement is made as a war measure. The one big question before the people of the United States at present is to win the war. The sentiment of the members was that we could do more toward winning the war by postponing the Convention than we could by holding it. It will give the members an opportunity to invest the money which would be spent in attending the Convention in Saving Stamps or Liberty Bonds. It will also lessen travel to that extent.

Secretary McAadoo has recently issued a statement earnestly requesting the people of the United States to use the railroads just as little as possible, and stated that the Government need-

ed the transportation facilities in conducting the war. It is in harmony with this request that the Committee decided not to hold the Convention.

The Federation is out of debt and there will be no expenses during the interim except for postage. The committees of the Federation will continue to work upon some very important problems. It is believed we can do more for the country and commercial education in this way than we could by holding the Convention.

Members who have paid their dues for 1918 will have their membership extended for one year. The membership card will be good for the next Convention, whenever it is held.

It is the hope of the officers of the Federation that the members will not lose their professional interest thru this postponement, and that we can look forward to a big Convention in 1919. It is hard to conjecture what conditions will be in 1919, but we hope they may be such that we may hold a Convention that will be an inspiration to our members and of great good to the cause of commercial education.

Yours respectfully,

JAMES C. REED, Pres.

WANTED—Commercial Teacher (Pitman) Shorthand M or F. Send photo with application. O. A. HOFFMANN, Pres., Milwaukee Business College, 307 Security Bldg.

BARNES COMMERCIAL SCHOOL Denver, Colo.

Sept. 29, 1918.

Editor B. E.:

I wish to express to you my personal interest in THE BUSINESS EDUCATOR, and also to say that I believe that each number of the magazine is worth to me more than the whole year's subscription. In regard to lettering and engrossing, I consider the hours I spend and put to my private practice the most enjoyable hours and the most interesting of all.

NORMAL TOWER.

Mr. P. A. Fullen, who attended the Zanerian some years ago and who more recently has been located at Astoria, Ore., now has charge of the penmanship in the Glendale, Calif., Schools. Mr. Fullen is a fine teacher and man and will, we are sure, secure results of a practical nature in writing. He recently favored us with a list of seventy-six subscriptions taken from among his teachers and pupils, which alone bespeaks his devotion to the cause.

Attention Commercial Schools There is a Great Demand for Show Card Writing Courses

Foust's Complete Show Card Writer is the best text published; its contents covers every medium used in making show cards and engraving. Its adoption has just been made in the State of California. Send for catalog.

C. A. FAUST, 1024 N. Robey St., Chicago, Ill.

1918 BUSINESS 1919

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By Charles F. McHale

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Card Writers are "clean g up" selling Our Flag Cards. Send 4 for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. **AGENTS WANTED.** Address all orders to McBEE & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

For Sale A good school in a city of 5000. Owner has other business. Good thing for one who can teach combined course; or for man and wife who can teach both courses. Small amount will handle it. Address **P. C. B., care Business Educator, Columbus, Ohio**

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We need beginning and experienced teachers to recommend. Write for our FREE literature; state qualifications briefly. If you would buy a money-making business college, write for particulars—no charge.

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FOR SALE **SPLENDID** small Business College in ideal location; excellent reputation; no bills, enrolled sixty-nine students last month, averaging one new student per day now. Will give terms to right party. Reason for selling, owner has organic trouble of long standing that forces change of work. Address "Davidson Fayer", care Business Educator, Columbus, Ohio.

For Sale All or part interest in agrowing Business College in middle West. City of 15,000. Nearest competition 100 miles. Cleared over 100% last year. Owner in class one. Write K, care Business Educator, Columbus, Ohio.

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are still in our files, and from five to ten new openings reach our office daily. We have recently sent our candidates to the following cities: Chicago, Cleveland, Pittsburgh, Philadelphia, Brooklyn, Detroit, Indianapolis, Memphis, Toledo, Dallas, Louisville, Dayton, Nashville, Portland, Jersey City, Washington, Chattanooga, Wilmington—as well as scores of smaller cities and towns too numerous to mention. Many school boards and school proprietors are asking us to look ahead for them. We have the best openings that the profession affords, and can place you now or later. Our best service is at your command.

CONTINENTAL TEACHERS' AGENCY BOWLING GREEN (INC.) KENTUCKY

August and September

OUR business for August and September this year equaled the aggregate for the rest of the year. Urgent requests are coming daily by telephone, telegraph, and mail and from all kinds of schools in every part of the country. Examples: A woman advanced from \$50 last year to \$150 now; another from \$65 to \$100; another from \$100 to \$160; another from \$80 to \$120; a woman beginner at \$75; another \$125 for nine months. **MAY WE HELP YOU?**

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5. We place you in a better position than can be secured thru any other source, or there is no commission to pay. For that choice position now, in January, February, or next September, write us.

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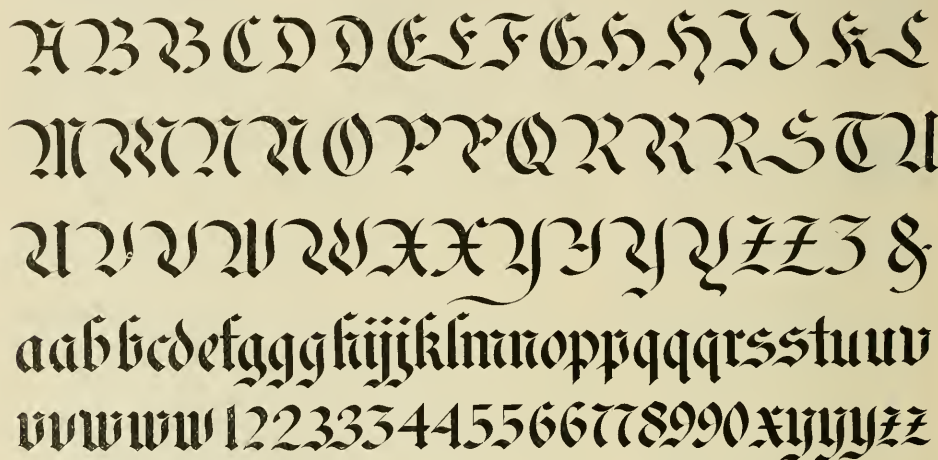
BROAD-PEN LETTERING, by E. A. Lupfer, with Zanerian

LESSON No. 4

In this alphabet you will find a number of styles of letters. Select the styles which you like best, but be sure that your alphabet harmonizes as a whole. An engrosser needs a variety of alphabets and styles so that he can select lettering which will best fit the occasion or space. Some letters go together so much better than others.

The average person finds it difficult to read broad-pen lettering. People are accustomed to reading type and frequently penmen do not make their work as easily read as possible. Study the things which make reading easy. Some of the letters given are more modern and easier to read than others.

Give special attention to curved strokes. Notice that the last stroke of **n** and **m** does not curve as much as the curved strokes in other letters. Become a student of lettering. You can learn much from sign writers and the commercial lettering artist.



Lupfer

One of the many new lessons and beautiful, practical illustrations which appears in The Zanerian Manual of Alphabets and Engrossing, which is a revised, enlarged and greatly improved edition of New Zanerian Alphabets, published by Zaner & Bloser Co., Columbus, Ohio.

Lets Unite to Help the Red Cross!

Send me \$1.00 and you will receive 12 cards with your name written on and some selected specimens of my ornamental penmanship for 300 scrap book. Fifty cents of each order received before December 31, 1916, will be turned over to the Porto Rico Chapter of the American Red Cross. A receipt for your donation, duly signed by the Treasurer, will be sent to you. You get the whole value of your money and the RED CROSS the profit of our transaction. Think how much we can do without wasting a single penny.

M. OTERO COLMENERO,
P. O. Box 486 SAN JUAN, PORTO RICO

WAR AND HOME STUDY

On account of the war, the high cost of living, and the great demand for labor, thousands of young people will be unable this year to attend high school and college, and thus must utilize their spare time in taking home study courses by mail.

Special Rates for Courses Offered

Civil Service	English	Typewriting	Law
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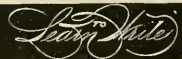
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I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

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Banks are employing hundreds of women in every department of bank work, even up to cashier. Clean, pleasant work with men's pay. You can learn by mail. Send for free book, "How to Become a Banker," by Edgar G. Alcorn, Pres. American School of Banking, 185 East State Street, Columbus, O.

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A teacher often gets the blame for a student's failure, when the fault lies in the text they are teaching, just as it lies in a gun with its sights out of line. The Byrne text books shoot straight to the mark and the teacher receives praise for efficient work. There is a reason for so many of the best schools teaching Byrne texts. *Examine them.*

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37 East Jackson St., Chicago, Ill.

ROLL OF HONOR

The flags in the accompanying specimen were done in natural colors of red, white and blue, and the cross in burnished gold, as were the dots in the letters of the head line, "Roll of Honor." The flagpole, cord and tassels of the flags were done in a thin wash of yellow shaded with brown. All of the shading in the architectural border was rendered in various tints of green formed by mixing Hooker's Green No. 2 and Payne's Gray. Flesh tints in the soldier and sailor faces produced by mixing light red and gamboge.



PRO DEO ET PATRIA

ROLL OF HONOR

Holy Saviour Church

Wilkes-Barre Pennsylvania.

Miss Nellie Murphy

Barker, John	Berancy, Cornelius	Bradley, Dr. John	McC Laughlin, Edward
Berry, Bernard	Brown, Thomas	Bradley, John J.	McC Laughlin, Patrick G.
Berry, John P.	Bryan, Patrick J.	Bradley, Joseph J.	McC Laughlin, William
Berry, Charles	Brown, John E.	Bradley, Joseph A.	McCune, Eugene
Berry, Frank G.	Brown, Patrick J.	Bradley, John J.	McCune, Joseph G.
Boggs, Jr. Cornelius	Bullagher, Francis B.	Bradley, William	McCune, William G.
Boulic, James F.	Bullagher, Timothy	Bradley, Joseph	McKee, William J.
Burns, John	Brown, Patrick G.	Bradley, Cornelius	McKee, Francis J.
Caffrey, James E.	Camp, Leonard	Bradley, Michael	McLain, James
Caffrey, Andrew J.	Clark, Ralph J.	Bradley, Dr. Lee E.	McMee, John J.
Cannon, Percy J.	Clark, James M.	Bradley, Henry	McMee, Thomas G.
Carr, Cornelius	Clemmish, James M.	Bradley, John J.	McMee, Henry
Coffman, Joseph J.	Clemmish, Ralph M.	McCade, Dr. Patrick J.	McMee, William
Cook, Joseph E.	Clemmish, Bernard	McCade, Bernard J.	McMee, Francis J.
Croody, Michael J.	Clemmish, Daniel	McCade, John	McMee, James G.
Corbett, Hugh	Clemmish, Joseph J.	McCade, Dennis J.	McMee, Thomas F.
Corbett, John	Clemmish, Elias F.	McCade, Dr. Joe J.	
Conner, Michael J.	Coleman, Anthony	McCade, Charles J.	

Deus Nobiscum

Kindly remember in your prayers
the spiritual and temporal welfare of the
above named members of this parish.

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A dandy little book-form Card Case and a dozen cards with your name written in my expert style, sent postpaid for **35c**

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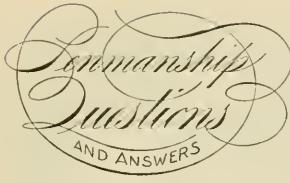
Penmanship Teachers

who wish to get the best results should have one or more of my large charcoal drawings of the correct position of the hand, arm and pen, size 20 x 28 inches. They are large enough to be seen distinctly for 200 feet. By keeping this drawing constantly before your class you cannot fail to get wonderful results. Sent in mailing tube, post paid for, \$2.00 each. With your name or name of your school in large, shaded old english text, \$2.50 each.

Send 50 cts. for 12 Reputation cards, all selected combinations of different names — **none better.**

A. W. DAKIN, 604 W. Colvin St., Syracuse, N.Y.

BOOST L. B.'S AND B. E.'S — THE BEST EVER!



Question — (1) Please name, describe and indicate function of the forearm muscles upon which the arm rests in its relation to writing. (2) Give full information in regard to the different muscles employed in different movements used in writing such as in the ovals, push-and-pull exercises, compound curves, etc.

Wm. O. Connor.

Answer—(1) The names correspond with the bones, the shape, and the function. They are employed to hold the pen and to move the fingers. The skin covering rather than the forearm muscles serves to retard and control the movements originated by the muscles of the upper arm and shoulder—the basic movements in the arm or so-called muscular movement.

(2) Space forbids detailed information, but you could probably get what you are wanting in "Zanerian Anatomy," price 25 cents.

Questions in Writing for County Teachers' Examinations for the State of Ohio by Tom Sawyer, Columbus, Ohio.

1. a. Make one line of a closely-spaced, compact oval exercise two spaces in height, and one line of the slanting straight line or push-and-pull exercise one space high. Omit one space between the drills.

b. Write in your best style the first verse of "America."

2. When should penmanship appear on the daily program, and why? Discuss briefly.

3. What is the pedagogic value of the blackboard in connection with the penmanship problem? Tell how you would use it in the teaching.

4. Write a set each of capitals and small letters, and the figures from 0-9 in three groups. Show the styles you would present to pupils for reading and imitative purposes.

5. Outline briefly a plan for a writing lesson in either an intermediate or grammar grade. Present exercise, letter-form and word or sentence application in your development.

6. a. When should pen and ink be introduced?

b. How much pen writing would you require of pupils in arithmetic, spelling and language work?

c. Name two advantages in using pen and ink for general written expression.

7. Why is arm movement writing advocated?

8. Name in the pedagogical order of their importance the following essentials of good writing: Form, position, speed, movement.

POSTPONED

The annual meeting of the New England Federation of High School Commercial Teachers that was to be held in Boston on November 16, has been postponed to some time early in December, the exact date to be announced later. R. G. LAIRD.

This short announcement on page 16 was printed before this was received.—Editor.

NEWS NOTES

F. E. Auld, formerly of Scranton, Pa., and Denison, Ia., has charge of the Commercial Department in the Globe Business College of St. Paul, Minn.

S. A. Lewis, Jr., last year with the Knoxville, Tenn., High School, is this year connected with the Grover Cleveland High School, St. Louis, Mo., teaching in the commercial department. We wish Mr. Lewis much success in his new position.

Barnes School, Denver, is the title of the effectively printed and embossed gray-covered catalog issued by the Barnes Brothers, E. C., H. E., and R. P. B. Text and illustrations are alike good, and the tint bordered pages are artistic. Success and prosperity are indicated by the booklet.

E. T. Whitson several months ago established Whitson's Business College, Seattle, Washington, and reports that the school has been very successful from the start. He has ordered The Business Educator to assist him in his work.

Howard Keeler, who some years ago had charge of the Commercial work in the Brooklyn, New York, Commercial High School, now has charge of the School of Business in Rollins College, Winter Park, Florida. No doubt many of our readers will remember when Mr. Keeler was in the Brooklyn institution. That he will meet with much success in his new field of work, we have no doubt.

D. E. Bell, Sec., Brown's Business College, Springfield, Ill., has started the school year by sending us a club of 100 subscriptions. This school has developed many good writers and we expect to see many trained this year.

A list of 176 subscriptions to the B. E. has been received from J. D. Rice, Chillicothe, Mo., Business College. Judging from this fine list of subscriptions, the school is certainly in a flourishing condition. Mr. Rice is a fine penman and as a consequence the students the College is turning out are good writers.

Mr. H. Guy Wood, formerly with the Los Angeles, Calif., Business College, is now in charge of the commercial work in the High School, Helmet, Calif.

Beacom Business Colleges, Wilmington, Del., with a branch school at Salisbury, recently issued a white-covered, embossed, splendidly printed and attractively illustrated catalog of forty-eight pages indicating a practical and prosperous institution. Quality and service are indicated by the text and courses offered.

Business Success is the title of a thirty-two page catalog issued by Hunt's Business College, Eau Claire, Wis. It is printed in orange and black and effectively illustrated. Mr. Hunt started in the world as a professional penman, and has gradually evolved into a prosperous business school manager and owner.

One hundred and forty-five subscriptions is Mr. S. I. Gresham's contribution towards keeping penmanship alive in these strenuous times. Penmanship is essential to progress because of its importance in business and social life.

I. D. Ruff, of the Leech's Actual Business College, Greensburg, Pa., writes that they have the largest enrollment in the history of their school. He also favored us with a list of twenty-seven subscriptions, and stated that they need the B. E. to help them get the best results in penmanship. A number of students from this school were awarded Certificates last year.

A list of two hundred and eighty subscriptions has been received from Florence Clayton, of the Rider-Moore & Stewart School, Trenton, N. J. This school has an enviable record in turning out fine business writers. Mr. H. W. West, with whom many of our readers are acquainted, and who has taught in the above institution for quite a number of years, is now in the service of our Country.

M. A. Adams, recently of Pasadena, Calif., is now Principal of the commercial department of the California Commercial College, San Diego, Calif. Mr. Adams is a teacher of wide experience and a penman of ability.

Mr. Otis L. Trenary, Secretary of the National Commercial Teachers' Federation, Kenosha, Wis., has recently been appointed by the Governor of Wisconsin to head the Instruction Board for War Work for that state. No better selection could have been made. He is resourceful, enthusiastic, experienced in executive work, well grounded in pedagogic doctrine, and fearless to promote his convictions. Congratulations to all concerned.

A list of sixty-three subscriptions has been received from John R. Jones, head Penmanship Dept., Richmond, Ind., High School. Mr. Jones writes a strong, business hand and will no doubt secure splendid results during the coming year.

Seventy-nine subscriptions is Daniel W. Hoff's contribution to the cause of good penmanship. Mr. Hoff, who is manager of the Meadville Commercial College, includes a year's subscription with each one of his pupil's list of supplies. Mr. A. B. Stamps is the teacher of penmanship.



ON ACTIVE SERVICE

With the American Expeditionary
Force

Le Mans, France, Aug. 26, 1918

Dear Mr. Zaner:

It is about time I am penning you a few lines. I have traveled several thousand miles since I last saw you; by rail, boat, truck and foot. Isn't it odd, these days, how far and so cheaply one can travel by joining one of Uncle Sam's Eastern Hemisphere's touring parties?

While at Camp Merritt I visited New York City, also Coney Island. Some place, is all I can say now. Next on the program was a boat ride. The first day out I took a fancy of leaning over the rail and looking for fish, Charlie Chaplin style. The first three days out I did not care if the ship was sunk by a U-boat or not. After that I could walk the decks like an old timer. It was a great trip. We had some rough weather. I was on the boat fourteen days.

We had several educational hikes in England. The cathedrals are very interesting; also the castles. The things I saw brought back events in history and English literature to me. The eats in England were scanty. What they gave us was excellent, but the quantity was small. The English seem to be far distant. They and the Americans did not mix very well.

The French are a very kind and polite people. They appear to want to do everything for us. If we boys could only speak their language it would be like home to us (?) But we prefer America to them all. I have been billeted at different places while in France. At present we are permitted to place on the heading where we are. The street cars here are only about two-thirds the size of the Columbus cars, but a majority of the time they use a trailer.

My Lieutenant is from Columbus. He is an O. S. U. man and for a while was connected with the West High School. His name is Lieut. Rader. I am on detached service at present. I am in the Supply Co. at present. I have charge of one of the various departments. The harvests here were excellent. I saw women between sixty and seventy-five doing their bit in the fields. They cut the grain with a sickle, then bind it.

I suppose Bogdanski and the other boys are in service now. When they change the draft limit that will bring in more.

Where is Robert Bloser?

The Y. M. C. A. is doing a great work for the boys. Believe me, they appreciate it. Give regards to all.

Yours respectfully,

E. H. ETTER.

Address: Supply Co., S. O. S., Classification Camp, A. P. O. No. 763, American Ex. Force.



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Practice on principles until you become familiar with their form and character, and when you have mastered pen-handling to a certain degree, begin on the letters. Note form very carefully. Rule lines about three-eighths inch apart to regulate the height, and use a No. 2 broad pen and India ink. Aim for clean, snappy letters, letters that require very little retouching with the common pen. The smaller alphabet was made with a No. 3 pen, with no retouching, and is given as a plain, marking style suitable for window, cards, posters, etc. In "Buy Liberty Bonds" is shown still another style, embellished with

relief line. The more care you use in writing the letters the less retouching with a common pen will be required. Aim for uniform size and spacing.

ON THE ROAD TO BETTER WRITING

The latter half of September found your editor inspecting writing conditions in Northwestern Pennsylvania and Northeastern Ohio in the following cities:

In Warren, Pa., Supt. R. T. Adams and Supervisor of Art and Writing, Miss Lucy C. Ferris, are stimulating good writing through wise supervision—where it is most needed, spending most time where results are poorest, confirming good results by "absent treatment." And the conditions in writing are above the average, and they are still improving.

At Corry, Pa., Supt. C. J. Laegle is getting behind the work by stimulating conscientious and intelligent teaching. Here, too the work is progressing practically because pedagogically presented.

In Steubenville, Supt. R. L. Ervin is endeavoring to secure as good results in writing as in other subjects by expecting the teachers to interpret manuals and present instruction in conformity to age and need.

In East Liverpool, O., Supt. F. P. Geiger is determined to have writing

taught second to no other Ohio city, and with Miss Thomas, Supervisor of Primary Grades, to assist in the execution, the prospect is fine for superior results. The teaching force is awake and in fine spirit for service.

In Niles, O., W. C. Campbell and Miss Eileen Gorham, teacher of shorthand in the high school and supervisor of writing in the grades, are improving the "art preservative" through intelligent normal effort in all writing done and not merely in the writing class.

In Salem, O., Supt. J. S. Alan and Rena Lowry join hands to help teacher and taught through needful, natural, rational instruction in all grades at the hands of all teachers and pupils. Supt. Alan is one who appreciates efficient instruction in writing and is getting it.

B. E. means

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by buying

Bonds Enough

to give

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1918



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Practicable English, by Oscar C. Gallagher, A. M., Head Master, West Roxbury High School, Boston, and Leonard B. Moulton, A. B., Department of English, High School of Commerce, Boston. Houghton Mifflin Company, Boston, New York, Chicago. Cloth, 226 pages. Price, 92 cents, postpaid.

Practical Business English tells how and what to write to conduct and promote business. Written primarily for pupils in the third and fourth years of high school, it provides a foundation on which to base future business success. Principles are presented clearly and definitely, without lengthy, academic discussions. Every exercise is so planned and analyzed that the pupil has a certain piece of work before him, with specific directions as to how he shall do it. The book is divided into four parts: (1) Business English, (2) The Business of the School, (3) Grammatical Forms and Sentence Structure, and (4) Practical Business.

The section on Business English presents to the pupil the broad use of description, narration, exposition, and argument as they are adapted to

business. In the section on The Business of the School, the spirit of actual business is applied to all forms of written work arising out of school activities and the relations between teacher and pupil. The book further covers Advertising, Oral Salesmanship, Adjustment and Collection Letters, etc. Oral and written work is emphasized throughout the text.

Practical Compendium of Commercial Pen Lettering and Designs, Fourth Edition, Revised. Newton Automatic Lettering Pen Co., Pontiac Mich. 100 pages, paper cover, illuminated title, price \$1.00.

This is a book containing instructions and illustrations in automatic pen and brush lettering, show-card lettering and designing, etc. It contains a great variety of lettering and designs and is of value to home students as well as to show-card artists. Four pages are printed in colors illustrating automatic pen lettering and designing.

Patriotism in Washington's Time. P. J. Byrne, M. D. John Murphy Company, Baltimore, Md. Cloth, 168 pages, price \$1.50.

This is a timely publication, full of inspiration, showing by sequence the evolution of Democracy as demonstrated in and by America. It is a compilation of historical data and documents, beginning with "The Albany Plan of Union for the Colonies" in 1754 to Washington's Farewell Address in 1796.

Obligations of the United States as to Panama Canal Tolls. Speech by Hon. Elihu Root. The Photographic Institute Co., Cincinnati. Paper, 51 pages, 30 cents.

The famous speech is first printed in the "reporting style" and then in Roman type, which serves as a key to the former. Like all of the publications of this company, it is a model in engraving and printing, and a valuable aid to students of the Bann Pitman—Howard shorthand.

Derivative and Compound Words in Pitman's Shorthand. Isaac Pitman & Sons, 2 W. 43rd St., N. Y. Paper binding, 71 pages, price 75 cents.

Of special value to teachers and writers of Isaac Pitman Shorthand. Printed from type and shorthand engraved plates.

The History of Shorthand. Sir Isaac Pitman. Isaac Pitman & Sons, 2 W. 43rd St., N. Y. Cloth, 258 pages, price \$2.00. Fourth edition.

This is chiefly a history of English shorthand systems. It contains a wealth of material of interest to all who wish to know the origin of writing by abbreviated letter forms and by signs and sounds. The evolution of shorthand writing is as interesting as any other art, and in many particulars more interesting because of its association with language. The Appendix of over one hundred alphabetic modifications is alone worth the price of the book.

About Books

An Italian proverb says: *There is no worse robber than a bad book.*

Quoting from Tom Brown: *Some books, like the city of London, fare the better for being burned.*

And now, one from Carlyle: *If a book comes from the heart, it will contrive to reach the heart.*

As applied to text-books, the intellect or understanding is to be reached, rather than the heart, or emotions. A poor text-book robs the student of the time that he should have spent studying from a good book.

Practical Text Books for Practical Schools have been specially prepared by authors of practical experience, both in school and in business. These books grip the attention and reach the intellect, and compel the understanding. There is no waste of time. The right thing is learned speedily. There is no wrong thing to be unlearned.

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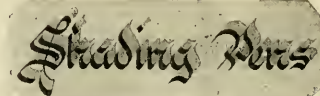
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 Command your pen*

By M. Otero Colmenero, San Juan, Porto Rico

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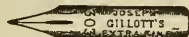


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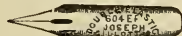
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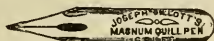
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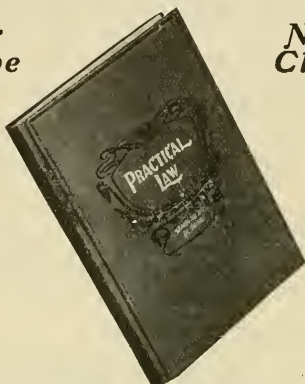
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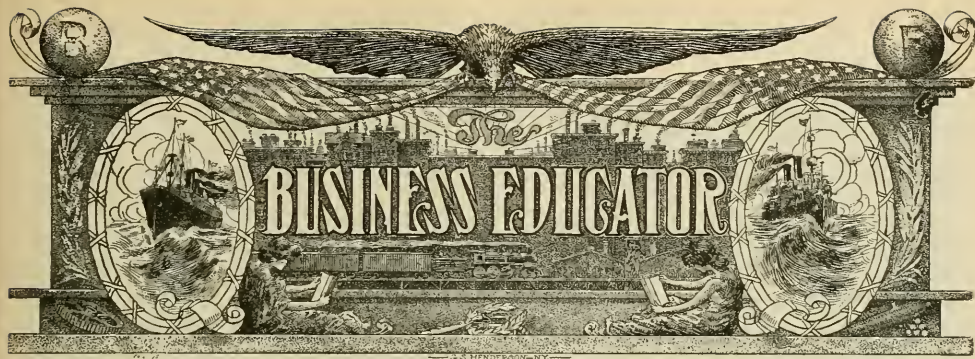
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VOLUME XXIV

COLUMBUS, OHIO, DECEMBER, 1918

NUMBER IV

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - - - Business Manager
ZANER & BLOSER, Publishers and Owners

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The Flag of the Free in peaceful folds, executed in colors with air brush by C. A. Faust, 1024 N. Robey St., Chicago.

THANKSGIVING TIME

Events are transpiring so rapidly these days that between the time these lines are being penned (Oct. 22) and the time they will have been printed and mailed much may have happened of world-wide importance and significance.

The events that created the day in Pilgrim old New England were vastly different than we know them now in our complex lives and civilization. Even in war we live far more luxurious than did our forefathers in peace. The gas and brimstone they Billy-Sundayed on were of a different type than we employ today. The world has enlarged and contracted at the same time, and beneficially, too.

Anyhow, as we started out to say in the beginning, Thanksgiving's Time is here and we have much to be thankful for, even amidst war and the "flu," both of which will ere long be memories and not realities.

We are thankful for our American birthright, and for the spirit which has so splendidly risen to give democracy a world meaning and a world reality. By another Thanksgiving Time we have reason to believe that millions of our present enemies will be thankful for this same democracy they are resisting.

We are thankful even for the gasless Sunday and restricted sugar rations, and bran breads and paper regulations, because they help us to enjoy the many other blessings the more, and because of our harmless sacrifices others enjoy who need the things we ungrudgingly give.

FAR AND NEAR

"My mail order work is going well. I receive answers from my 'ads' in the B. E. from every state in the Union and many foreign countries."

A. P. MEUB,

Oct. 16, 1918.

Pasadena, Calif.



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More important matters of generality and detail are being handled efficiently by commercially trained men and women of ages from sixteen to sixty years of age than ever before. This "preparedness" was initiated by the business colleges and is still carried on and over by it better than ever before, splendidly supplemented by high schools everywhere.

More letters are being written with pen and pencil, containing thoughts tragic and affectionate, than ever in the world's history. The pen and the pencil are, and will long continue to be the chief writing instruments of the many at home or abroad. How could we spare either?

The Business Educator is the promoter of more and better commercial training and speedier and better handwriting for peace and prosperity, although, as emergency war measures, they have played parts as important as any other.

The Editor



Developmental Practice

— IN —

Rapid Movement Writing

By

Tom Sawyer

Columbus, Ohio, R. D. No. 8

ABCDEFGHIJKLM
NOPQRSTUVWXYZ

To the Readers of the B. E.

By reason of many requests, I will offer careful red ink criticisms and other comprehensive suggestions on all writing practice submitted from the course "Developmental Practice in Rapid Movement Writing" now appearing in each issue of the Business Educator.

1. Do not send more than three full pages (both sides) at any one time. Leave space for interlineations.
2. Preferably begin practice on the copies in the September issue.
3. Include with the first lesson a specimen of your handwriting taken before beginning special instruction.
4. Criticisms and special pointers on each "lesson" will cost 25c, or four lessons a \$1.00 bill in advance.
5. Send postage with each lesson for return of corrected practice work.
6. Lessons should be sent as regularly as possible. It is suggested that at least two lessons be mailed each month. The student would find it quite profitable to send a lesson each week.

Now for some good work with promise of "full value received." A few students have already remarked "It's worth the price."

(Don't forget to buy Thrift Stamps, too.)

Tom Sawyer,

R. D. 8, Columbus, O.

Development of M. Exercise 1 is a straight-line modification beginning and terminating like M. Know what to practice—then see that conditions are favorable to promote skill. Make the straight pulling motions toward the body on the line of vision.

Exercise 2. Make the down strokes close together a id of the same slope. Keep tops curving and angles sharp, not looped. Count: loop-1-2-3-4-5-6—1-2-3-4-5-6-swing. Keep tops even in first drill. In second drill action is similar except that the down strokes are gradually diminished in height. Reduce to the size of a small m and finish.

Exercise 3 is similar to latter half of No. 2 without retraced stroke. Practice these movements often. Go quickly from loop to finish. Slant, spacing and gradation of size are the chief points for attention.

Exercise 4. This principle is used in a large number of capitals and should be studied and practiced frequently. Keep sufficient space between loop and main stem stroke. Make the top as nearly round as possible and the down stroke as nearly straight as possible. Count: 1-2-3-4-5-6-finish. The loop principle may be made singly or alternated with the drill.

Exercise 5. Start the action before touching pen to paper and lift pen at finish while still in motion. Exercise is similar to No. 3 in diminution of "in and out" motions.

Exercise 6. A good form of drill to use in conjunction with capital M. Count: loop-1-2-3-4-5-6-7-swing, loop-1-2-3, etc.

Exercise 7. Make each letter without lifting pen or pausing in the motion. Spacing should be narrow between downward lines. Use either or both styles of finishes. Both are practical endings. Make M's at the rate of about 50 a minute.

Exercises 8 and 9 are good to secure capital and small letter action, and, therefore, should be worked upon frequently. Study, practice and intelligent comparison of work with copy is a vital factor to progress.

Exercises 10 and 11. Practice the names with a rapid arm action. Attend to elements of spacing, slope and relative size of letters. Write on the base line. Finish words and letters at all times. Are you gaining?

Development of c. Exercise 1 is designed to develop the initial stroke and the over motion for the hook in small c. Count: curve-1-2-3-4-5-6. Watch slant. Keep shape of oval.

Exercises 2 and 4. Count on up strokes then on down strokes. The m-like or "overturn" exercise is good for the down stroke and finish of c.

Exercise 3. Count: curve-dot, 1-2-3-4-5-6-swing. Pause at the hook of c as indicated by the comma in the count. Glide little finger freely. Watch position of body.

Exercises 5 and 6 are good to develop freedom of movement. Practice them thoroughly and frequently. Count: curve-hook, 1-2-3-4-5-6, etc. Keep turns rounding and angles sharp.

Exercise 7. Count: 1-2-3-4-5-6-swing, and 1-2, 3; 1-2, 3, etc., for single c. Join two c's. Watch height, slant, curvature of hook and lower turn as well as the finish.

Exercises 8 and 9. Alternate e and c and i and c in combination. Glide easily and freely between letters. Watch height of letters joined. Keep them uniform. Loop the e, dot the i, and hook the c.

Write line after line of such words as can, nice, accrue. Watch spacing. Keep your work free from wabbles on the one hand, and "clear" of scrawls on the other. Close a, watch shoulder of r, the loop and finish of e, in the word accrue. Study and practice to accrue skill.

||||| 'MMMM Mmm 'MMM MMM

'9999 '9MMM 9MMM 'MM MM MM

'MMM MMMM 'Muuu 'Mmmm

'Mr. M. M. Miller "Martin Miner, M.D.

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'uuuuu 'cmmmm 'M c c c c M c c c c

'e e e e e 'i c i c i c can nice accrue

00000 '7777777 '9999999

777777 'HHHHHHH 'HHHHHHH

'HOHOHO 'H. Hooooo 'H.H. Huumu

Homer H. Hummer Hon. H. A. Hoover

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Development of H. Always keep a good healthful position of body, as well as an efficient adjustment of hand, pen and paper.

Exercise 1. First, study drill to know exactly what is required. Try all the drills with motion-practice, keeping pen slightly raised. Examine action of arm during this practice. Count: loop-1-2-3-4-5-6.

Exercise 2. Start the arm motion, then touch the paper with a light, elastic action to the count: loop-1-2-3-4-5-6. Stop definitely on the base line. Keep uniform slant of downward strokes.

Exercise 3. Begin with the reverse retraced oval, swing over in a circular manner toward the right and produce the straight slanting line. Keep the down stroke removed from the oval. Count: curve-1-2-3-4-5-finish.

Exercise 4 is a much used stem principle and should be mastered. Note width between oval and straight stroke. In what direction should the pen move in starting the small loop? Be free, quick, yet careful. Count: 1-2, 1-2, 1-2, etc. Watch slant, size and spacing.

Exercise 5. Start and end like H. Retrace second part five times, and finish like O. Keep both down strokes parallel. Say: loop-1, 1-2-3-4-5-swing. Get better control of your wild movements. Persevere and win.

Exercises 6 and 7. H starts like N. Second part begins like K and finishes like O. Practice many lines of the letter. Criticise your work. Alternate letter with O as in No. 7. Count for H: 1-2, 3-4, or loop-1, 2-finish.

Exercises 8 and 9. Capital H may be readily joined to other small letters. These drills give practice in practical joinings. See how easily and well you can join the three H's.

Exercise 9. The signatures should be studied carefully and practiced faithfully, line after line. Watch spacing, size of capitals and slope of down strokes.

Development of o. **Exercise 1.** Cultivate an oval motion, if you would master small o. Keep the small compact oval uniform in height and slant. Make lines light and close together. Watch position from top to toe.

Exercises 2 and 3. Count: 1-2-3-4-5-6-finish. Keep an eye on slant, size and spacing. Develop a light touch of pen to paper. Reduce one-half in size as shown in No. 3.

Exercise 4 is similar to No. 2, with the initial stroke attached. Start with a strong upward curve and pause momentarily before retracing oval and finishing.

Exercise 5 is a good one. Count: curve-1-2-3-4-5-6, glide-1-2-3-4-5-6, glide-1-2-3-4-5-6, swing.

Exercise 6. Count: a-1-2-3-4, 1, 2, 3, 4, swing. Watch spacing. See how smoothly you can run the writing machinery. Close each o and pause slightly at the top.

Exercise 7. Close the o and round it out. Count: curve-1, 2, 3, 4, swing.

Write a half page or more of each of the words: on, no, none, moon. Study each copy closely. Always close o, loop e, and make turns rounding in n and m. Keep slant of last down stroke of n parallel to first down line. Finish of words is essential. Turn the paper and write o's in groups of four across the ruling. This is good to develop regularity in movement extension. Employ a rhythmic continuity from letter to letter.

Development of K. Be sure that your position is right before you "go ahead." Swing the arm freely, hold the pen loosely. Study all copies carefully before beginning practice. Criticise your work. Make frequent comparisons with the copy.

Exercise 1. Begin the reverse, retraced oval with an open loop. Start the motion before touching pen to paper. Touch the paper lightly. Follow this drill with the stem principle. Round out the top, and make the down stroke as nearly straight as possible. Count: loop-1-2-3-4-5-6, 1-2.

Exercise 2. Start the loop with an oval motion slightly toward the right. Keep this principle round and wide at the top. Note width between loop and down stroke. Count: 1-2, 1-2, etc. at rate of 60-70 a minute. Watch slant.

Exercise 3. Retrace compound curve lightly and freely. Curve both parts equally. Start at top like second part of K as shown by arrow. Retrace six times. Count: down-up-down-up-etc., or 1, 2, 3, 4, 5, 6 on down strokes only. Slant downward curve considerably.

Exercises 4 and 5 are good for control and freedom. Start leftward like second part of K. End same as you begin. Lift pen at left of exercise. Balance both parts. Think of curve in K. Count: left-right-left-right-left, o; K-swing—K-swing, etc.

Exercise 6. Count: loop-1-2-3-4-5-6, K-swing. Watch slant. Begin and end like K.

Exercise 7. Count: 1-2, 1-2-3-4-swing-K. Keep it up, don't give it up. Make oval horizontal. Think quickly.

Exercises 8 and 9. K begins like N and ends like R. Stop motion on base line, first part of K. Lift pen while in motion in making "drop curve." Second portion of K is made with a lateral swing from right to left, while finishing stroke is pulled inward toward the elbow. Alternate capitals K and R—two letters ending alike. Make at rate of about 40 per minute.

Practice the names and the signature combination faithfully. Be free, yet plain.

Development of a. **Exercise 1.** Touch the pen lightly to the paper on the downward motion in the compact oval and go to the straight line drill without lifting pen or halting in the movement. Finish with upward curve like a.

Exercise 2. Are you sure about position? The compact oval and straight line are designed to develop fundamental movement control. Use a free movement, light touch, graceful action.

Exercise 3. Count: curve, 1-2-3-4-5-6—1-2-3-4-5-6—swing. Think of form of small a.

Exercise 4. Lower drill is No. 3 reduced one-half. Upper exercise is a good one to develop the down stroke in a and ease in lateral activity.

Exercise 5. First draw the a in correct proportions and make 5 or 6 enlarged a's over each other, gradually increasing the momentum to a high speed possibility. Keep on the right track.

Exercises 6 and 7. Attach a to the lower-turn and upper-turn drills. Glide freely from left to right to the count: close-a-1-2-3-4-5-6-7-8-9-10. Down stroke of a is made on first numerical count. Practice this exercise frequently to "warm up" on.

Exercise 8. Count: curve-oval-1-2-3-4-5-6, 1-2-3, 1-2-3, 1-2-3. Count on up strokes in single a.

Exercise 9. Count: curve, 1-2-3-4-finish, a-1-2, a-1-2, a-1-2.

The practice words should be written with attention directed to slant, size and spacing and details of construction affecting legibility. Close a, d and o; keep turns rounding in n and m; watch v and r.

Development of Numbers. Visualize the forms; study general proportions. Trace the enlarged figures with dry pen before attempting the smaller ones on paper. Make each number unmistakably plain. Watch size, slant and spacing. Numbers should have plenty of white space around them to facilitate recognition. Large numbers crowded in position breeds confusion. Keep the numbers in vertical as well as horizontal alignment in figure construction. Each number must stand on its own merits. Content is of no assistance in deciphering illegible digits as in sentence writing. Therefore, make all straight lines firm and keep curves full and graceful.

O O O O 9 ²9 9 9 9 9 9 ³S S S S S S

Calligraphic exercises for the letter 'K'. The first two examples show the letter formed by a single continuous line, with arrows indicating the direction of the stroke. The third example shows the letter formed by three separate, parallel strokes, each with its own directional arrow.

22222222 22222222

R.N. Kinnear R.K. Rainer R.N.K.

Handwriting sample showing the word "Charm" in cursive, with numbered annotations 1 through 5 indicating specific strokes or features.

'auuuu' ammm auuuu ammm
auuuu ammm auuuu ammm

⁸ a a a a ⁹ o a a a and man via oar

1 1 1 1 1 1 1 1 4 4 4 4 4 4 4 6 6 6 6 6 6 6 9 9 9 9 9 9 9 7 7 7 7 7 7 7
 1 1 1 1 1 1 1 1 4 4 4 4 4 4 4 6 6 6 6 6 6 6 6 9 9 9 9 9 9 9 7 7 7 7 7 7 7
 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3 5 5 5 5 5 5 5 5 0 0 0 0 0 0 0 8 8 8 8 8 8 8
 2 2 2 2 2 2 2 2 3 3 3 3 3 3 3 5 5 5 5 5 5 5 5 0 0 0 0 0 0 0 8 8 8 8 8 8 8

2 2 2 2 2 2 3 3 3 3 3 3 5 5 5 5 5 5 0 0 0 0 0 0 8 8 8 8 8 8 8 8
2 2 2 2 2 2 3 3 3 3 3 3 5 5 5 5 5 5 0 0 0 0 0 0 8 8 8 8 8 8 8 8

1	0	1	0	1	0	1	0	1	6	6	6	6	6	1	4	4	4	4	4	4	4	4	4	4
1	9	1	9	1	9	1	9	1	7	7	7	7	7	1	5	5	5	5	5	5	5	5	5	5
0	6	0	6	0	6	0	6	0	9	9	9	9	9	0	8	8	8	8	8	8	8	8	8	8
2	3	5	8	9	0	2	3	5	0	1	2	3	4	5	6	7	8	9	0	4	6	9	8	7

6	6	6	6	6	6	0	9	0	9	0	9	0	9	0	8	0	8	0	8	0	8	0	8	0										
2	3	5	8	9	0	2	3	5	8	9	0	1	2	3	4	5	6	7	8	9	0	1	4	6	9	8	7	1	4	6	9	8	7	1

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Be plain, be sure, be quick, be neat.

O O Gummer M M Gummer N N
'gummer' Gummer 'gummer' Gummer
"rrrrr" "Crrrrr" "Crrrrr" rrrr
sun arm more mirror river writer

a r r r r "C r r r r i s "C r i s i s" r r r
 run arm more mirrors river writer

sun arm nose micros river writer

The count for 1 is down, one, light, quick. Stop definitely. For number 4 count: 1-2-3. Start like 1. Horizontal line low. Stop definitely. For 6 count: 1-2. Start like 1, but a trifle higher. Separate small loop from stem of figure. For 9 count: close-9; or 1-2. Stem of 9 goes a trifle below base line. For 7 count: dot-1-2; or 1-2-3. For 2 count: dot-1-2. No. 3 count: dot-1-2; or 1-2-3. No. 5 count: 1-2-3. Cap the 5 on count of 3. For 0 count: close-it; 1-2; quick, light. For 8 count: dot-1-2; or 1-2-3; around-up. Note position of arrow to indicate direction of start. Close number 8, 0, 9; start 7, 2, 3 and 8 with a dot.

Practice the numbers spaced on the ruling as shown by turning the paper lines nearly parallel to the forearm. Small, neat, clean-cut, well-formed figures should be your standard of attainment.

The sentence is full of timely and suggestive significance as applied to the making of numbers. Watch slant, spacing, beginnings and endings.



Development of r. Exercise 1. Count: 1-2-3-4-5-6-check. Make the short downward strokes outward in the direction of the elbow. It is best to stop at the shoulder of r. Touch the paper lightly.

Exercise 2. Count 1-6 for the small direct oval and emphasize down strokes. Pause gently on the short stroke forming the shoulder.

Exercise 3. Count: curve-shoulder, 1-2-3-4-5-6-7-8-9-10-writing. Curve the first stroke considerably. Keep angle shaped like a little tent.

Exercise 4 is good running action. Know fully what is to be done before beginning practice. Stop momentarily at the shoulder of the r. Watch the slant and finishing curve in the terminal r.

Exercise 5. Begin and end the r the same as i. Curve the initial stroke and keep the down stroke straight and slanting. Stop at the obtuse angle at the shoulder as indicated by the check mark.

Exercises 6 and 7. Count down strokes in No. 6 and up strokes in No. 7. Watch slant, size and spacing. Secure a uniform quality of line. Sit healthfully and efficiently as a habit.

Exercises 8 and 9 should be practiced thoroughly to obtain freedom and uniformity. Be as graceful as possible. Don't use finger movement.

Exercises 10 and 11. The initial drills are small movement generators. Follow with the r made singly and "double." Count for r is: 1-2, 3-4. Pause gently when i the act of making the short stroke at the shoulder.

Exercise 12. Alternate the r and i in group. Small r is much like a "broken backed i." Dot each i after completing group.

Exercise 13. You will not be unlucky if you study copy closely and practice intelligently. Keep turn at base of r full and rounding. The difficult letter combinations as "ve," "or" and "wr" should be practiced separately before attempting the words as a whole. Write rapidly and plainly. Finish each word carefully. Watch size, slant and spacing.



Contributions in

Business and Social Writing

G. D. GRISET

Evanston, Illinois, Township High School

A Good Handwriting
Means a Well Trained
Hand, and that is the
Key to Efficiency.

LESSON No. 9

In this lesson we take up sentence and paragraph writing. If you have mastered the previous lessons, this one will not be difficult.

In all writing, you must bear in mind uniformity of size, slant, and spacing. In sentence, paragraph, and page writing, there are several other things one should know.

First of all, the margins must appear even, or nearly so. The left hand margin is easily determined. Its width depends a good deal upon the size of the paper, the nature of the penmanship, and somewhat on the context, or that expressed. In ordinary pen work a $\frac{3}{4}$ inch margin is about right for the left hand margin. The right hand margin should be about $\frac{2}{3}$ as wide as the left hand margin. The unevenness of the right hand edge makes its margin seem somewhat wider, thus causing it to appear about as wide as the left hand margin, although in some places it is, in fact, narrower.

Another thing of importance in body writing is the spacing between words. Begin the beginning stroke of each word on the base line just below (on the main slant) the finishing stroke of the preceding word. (Notice dotted lines on Plate 1.)

The third point to bear in mind in sentence, paragraph, and page writing is this:—that at times it is necessary, in order to preserve the good appearance of your work, to slightly extend, or to slightly shorten, your spacing. When you extend or shorten your spacing, you must do so gradually (which presupposes foresight) so as not to cause a marked difference of appearance in your work.

Uniform margins is simply a matter of careful attention, and of skillfulness at lengthening and shortening words to suit the occasion.

Correct spacing between words simply means that one has schooled oneself to finish and begin each word carefully and properly.

The ability to shorten or lengthen words to suit oneself simply means that one has practiced much.

Don't imagine that the good penman was born a good penman. He wasn't. He simply worked on penmanship like Sam Hill, that's all!

*Always study the letter's form carefully.
Be alert and studious; also, persevering.
Can you visualize every part of all letters?
Do not guess at the letter forms. Study!
Every time you try should spell progress.
Finish and begin every letter carefully.*



Give each part of every letter proper care.
Have a definite aim in all practice.
If you love penmanship, write to Zaner.
Join insight to application, and succeed.
Keep wide awake by reading the B. E.
Learn absolutely the correct letter form.
Maybe you are neglecting your position.
Never, at any time, let yourself scribble.
Only those succeed who work strenuously.
Painstaking practice pays big dividends.
Quit that playing at your writing!
Rail at luck — you poor quitter!
Stay with your pen; it will pay you.
Truly see what your eyes may look at.
Unless you practice purposely — failure.
Vain wishing — a sure sign of weakness.
Will you willingly pay the price in full?
X, as a capital, is very seldom written.
You can become an expert penman.
Zaner can make you proficient believe me.

As the aim of penmanship practice is to improve one's writing, why not get down to real writing as soon as it is possible?



You can get down to serious work, at once, by using retraced, enlarged letter forms, instead of numberless, chirographic acrobatics, upon which so many would-be penmen waste much time.

It is true that the mastering of a difficult exercise adds to one's skill; it is, also true, however, that in the time it takes to master such an exercise one can learn to make well several letters.

Columbus, O., 6-8-1916

Mr Y R Practical.
Enterprise, Kans

Dear Sir:

Your communication of the second inst is received and in reply to your inquiry concerning the demand for good penmanship teachers. I can truthfully say that each year finds the demand increasing. Our pupils are in demand and at good wages.

Very truly yours,
Lucilla Cass



EDITOR'S PAGE PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods. Form with Freedom from the Start.

BEHIND THE SCENES

Back of the editorial vaporings of the Business Educator, as back of most if not all publications, the real hard work takes place.

The solicitation, handling, and billing of the advertising requires care and discrimination as in no other department.

The promotion and care of subscriptions means constant and painstaking effort so that the minimum of errors occur and the largest possible service rendered.

The new postal regulations make it even more troublesome than expensive to mail correctly and promptly.

All of these matters and many more come under the watchful eye and conscientious attention of Mr. Blosser, to whom more than to any other the success of the Business Educator is indebted. He is the most patient and just man under undeserved criticism your editor has ever known. He delights in serving. Salving is no part of his nature, but he does smooth out many an irate and unfair critic who blames us for late arrival of journals when they themselves are to blame for not giving correct address or notifying us in time to make the change in address before mailing.

Here's my jumping off place, for if I say more I may not be able to write more when the busy Business Manager reads what the Editor has dared to slip over on him.



Every soldier of Uncle Sam's great army, and every sailor on the seas, is to receive a Christmas box this year. The soldier's or sailor's family will pack it, and the American Red Cross in co-operation with the War and Navy Departments will see to its proper delivery. The picture above shows a quartet of Yanks receiving Christmas boxes last year.

MR. MARSHALL

If any of our readers are overlooking Carl Marshall's monthly Mental Meanderings, they are missing the most timely comments in and of our profession.

Mr. Marshall is a many-sided man and one who has had varied and valuable experiences in and out of the commercial teaching profession.

He combines in a rare manner and to an unusual degree the qualities of philosopher, naturalist, linguist, and teacher. He is a near specialist in each one and a master in all.

His topics range widely each month, and they are treated broadly but not without point and pith and with a flavor and unction peculiarly Marshall-esque.

Mr. Marshall's wide acquaintance in the fraternity of teaching and his natural inclination "to know" men as well as methods make it comparatively easy for him to write entertainingly and to enlighten.

His humanly simple mode of life enables him to see and size up situations that become interesting through the genius of his observation and expression, for he is no less skillful in expression than in observation. No one can accuse him of being either blind or pen-tied.

But the last double word recalls the fact that he has not long since abandoned the pen for the typewriter in his literary work. And he has made the transfer from pen to type without any apparent mental confusion or loss and with considerable manual gain in time and conservation of effort.

May his thrift promotion fatten his own purse as well as others and lengthen his days among us.

PEACE OR WAR TRAINING

There are powerful influences at work under the spell of patriotism and the psychology of war endeavoring to fasten upon the country universal compulsory military training, even for women.

This we believe to be in opposition to the spirit which animated America in entering the war, which was to fight autocracy to a finish and thus end war by establishing democracy. If this be not done, then we made a mistake in entering the carnage or in completing it.

But we have reason to believe that it will be fought to a finish, and that military-ridden humanity may go the way and live the life of peace for ever more.

What we do need is more universal and less professional physical training to safeguard the health of the nation and vocational training, with a view of discovering the best in each and providing a means within the reach of all of developing it. Then and then only can we hope for the maximum efficiency, prosperity and happiness on the part of the largest possible number.

People are truly happy only when they are working at something they enjoy and receive therefor compensation in conformity to their needs.

Instead of military training we shall need agricultural, industrial, commercial, technical, and so-called professional training to fit men and women to win through trained talents, for all have inclinations to do something well, for some of the simplest employments are the most essential.

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EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Relating to
Commercial Education

BUSINESS COLLEGES RECOGNIZED

Through a questionnaire and other sources the government is getting a line on the reliability, equipment, and courses of study in private business schools with the purpose of sending disabled and other soldiers who wish commercial training to them for such instruction.

This is both sensible and practical as well as economical, because the business college is in a position to give more in less time and for less money than any other class of schools. Of course the government will pay the tuition and certain other expenses.

It will not be long, therefore, until commercial schools will again take on the air of co-educational institutions, as the male element has been in such a minority since the war is on that nearly all pupils were of the gentler sex. The time may soon be here again when the numbers will be more nearly equal, and then normal conditions will again begin to prevail.

In the meantime let every business college prepare and resolve to so instruct and treat all government patrons that never again will the business college be sneeringly spoken of by high-brow educators, many of whom have learned their lessons while the Osler limit is attending to the balance.

MENTAL

MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

The Liberty Stockholders

When Uncle Sam gets done selling Liberty Bonds and Thrift Stamps, he will probably have gathered in not less than forty million customers, practically all Americans. The economic value of this tremendous fact to the nation at large, is as obvious as it is incalculable. At the outbreak of our Civil

War in 1861, neither the people nor the Government had anything to speak of in the way of ready money, and the national credit was not any too good. It was therefore necessary to finance the war on foreign money. Our bonds had to be taken up by European capital, and they charged us at first, over seven per cent interest. For the next twenty years or so, we

had a hard time in paying off this and other foreign debts, and our industries were deeply bled by the constant stream of gold that flowed into the foreign coffers. At times the people grew restive and bitterly indignant against the "bloated bondholders" and "British shysters" whom the demagogues and agitators said were "fattening on the products of honest toil." And during the "greenback craze" of the late seventies, we came dangerously near to repudiation and national dishonor.

But this time it will be different. The interest money will stay at home, and prove a means of nourishment instead of depletion. And the thirty or forty millions of industrious Americans will not be shouting themselves hoarse in a demand that the principle and interest of their investment shall be paid in depreciated rag money. Our people will be not only patriots who have bought their own birthright, but they will be interested stockholders in their own Government. That is the sufficient answer to those bilious persons who occasionally meet, who are going about wailing their Jeremiaads over the "revolution" that is likely to follow this war. Stockholders are not in the habit of smashing the machinery in their own plant. Anarchists of the Bolshevik and I. W. W. type, are always persons who themselves have nothing to lose by throwing a monkey wrench into the cylinder. Some of you will remember Coxey who, some twenty years ago, led an army of tramps across the country to Washington. Well, shortly after this, "General" Coxey in some way or other, got hold of a little money, and none of us have heard of his leading any more tramps about the country.

There is nothing like a little solid prosperity to kill the anarchist bug.

In buying fifteen or twenty billions of their own Liberty Bonds and Thrift certificates, the American people have given a sufficient hostage to the future prosperity and security of their country.

Responsibility Lincoln said that no of the Boss man is good enough to own another man.

It is also true that not many of us are good enough even to boss another man, let alone to own him. Still fewer are either good enough or wise enough to boss, successfully, a number of men. In fact, there is no job that is harder to put over, as any man knows who has ever tried it. I think that the main reason why good bosses are so scarce, is that not many men are able to put themselves in the other fellow's place, and see things from his point of view. If you have not been endowed with this quality and cannot acquire it, you would better not try being any kind of a boss, for you will fail just as sure as you are born. The makings of a boss are not in you. Of course, the foundation of this quality is a natural tendency to be kind and considerate and just to others, whether they are above,

below, or on a level with you. I have discovered that there are a lot of people in this world who are nice to other people, not because it is their nature to be nice, but because they have to be. A man like that will kowtow most meekly to his superiors, and be as cordial as a spring morning to his equals, but as snarling as a wolf to those he thinks beneath him.

I once had the misfortune to be associated with a business manager like that. At a club or a convention, he could put up a fine front of good fellowship, and be as smiling as a basket of chips — as my old grandmother used to say—but back on his job he constantly harried and bullied everyone that he dared to, and was about as disagreeable and as snarling and generally nasty as a man could be without having rabies. In a technical way, this man was very capable, but he was a heavy handicap to the business just the same, as such men always are.

Just as some men are spoiled by prosperity, others are spoiled by authority. Give them a little job where they have even temporary direction of others, and they at once swell up like a poisoned pup, and lose pretty much all their human qualities. As Mark Twain put it, they get to imagining that they are the molasses, whereas they are but the faucet through which the molasses flows. It takes a bigger man than that to be a good boss, and the bigger he is the greater boss he can be. We see this when we study men like Herbert Hoover, Henry Ford, and Charley Schwab.

One of the most difficult jobs of bossing there is, is that of the schoolmaster. One reason this particular kind of bossing is so difficult, is that so many teachers have forgotten all about the way they used to feel and think when they were themselves young. The really successful teachers are those who have kept alive in them some part of their own childhood. The first school I taught I was scared stiff for fear I should, in some unhappy moment, step on the tail of my precious dignity. I felt that if I should do this, all would be lost. So, I tried to convert myself into a plaster cast imitation of Napoleon and Frederick The Great molded into one. The result was such that I can hardly think of it yet without being fried brown in my own blushes. The things that little bunch of prairie Jayhawkers did to me that term was a plenty. But I had learned my lesson, and the next school I tackled I began by being friendly and human and letting my sense of humor have the right of way. I even went out in the yard and played "two old cats" and "black-man" with my pupils.

It was here that I learned the valuable lesson that if you are to manage human beings, young or old, you must have them like you. This, with a working knowledge of the job, is about all there is to being a successful boss of any kind.





Will They Rise to the Opportunity?

At this writing, the relations between the business schools and the Government seem to be in the process of being ironed out with entire smoothness. In order that the Vocational Board may have some just basis for judging the fitness of a school to be entrusted with the work of training our returned crippled soldiers, the Board has sent out a questionnaire covering the facilities of the school in the matter of equipment, course of study, teaching force, floor-space, ventilation, etc. It is my understanding that all schools may, if they wish, submit to the Board their qualifications, as called for by this questionnaire. The representatives of some thirty or forty leading schools have had conferences with Dr. Prosser and Mr. F. G. Nichols, of the Vocational Board, and I believe this questionnaire has been issued as the result of an amicable understanding between the Board and the representative school men.

As I have before intimated in a previous article, this official recognition of the private business schools by the Government of the United States, marks an important epoch in the history of commercial education in this country. Furthermore, the standards of educational and technical efficiency thus prescribed by the Government, will afford to worthy business schools an opportunity they have never before enjoyed, of securing an officially accredited standing as educational institutions.

Our older school men will recall the Manderson-Hainer law of some twenty years ago, which provided that "incorporated educational institutions" should have the right to send out their advertising matter at newspaper or "pound rates." They will also recall that a few years later, the Department of Justice ruled that incorporated business schools were not "educational institutions," within the meaning of this act. At that time, many school men felt that this decision was a direct blow at the cause of commercial education, as unjust and as unwarranted as it was humiliating. But there was a reason for that decision. It was shown that certain irresponsible schools of the hys-ter class had taken advantage of the Manderson-Hainer law to sell the advertising privileges allowed by it in a manner that was nothing less than indecently fraudulent. For instance, a school out in Illinois got out a "school journal" that had two pages of school matter as camouflage, followed by thirty pages of advertising for a fake patent medicine concern. The school man ordered 100,000 of these "journals" which he sold to the medicine people at a fancy profit, and the medicine concern then sent them out at pound rates.

Perhaps this bit of ancient history may be of service to those school men who have accepted in good faith the Government's latest professor of professional recognition. In order that

this recognition may be durable, it must be seen to that the crooks and charlatans do not again break into the game to the discredit of the legitimate schools. There are still those left who are not any too good to attempt it.

The reliable schools of the country should meet the Government more than half way in this plan to standardize their work and facilities. Furthermore, the very last thing they should think of is selfish advantage and exploitation of any recognition the Government may give them in the matter of training the crippled soldiers.

Will the school men who are co-operating with Dr. Prosser and his Board be big enough and broad enough to do this? Personally I think they will, at least the most of them.

The Golden Days of October

This time last year I had something to say about the homely joys of November. From my remarks at that time about full cider barrels, corn-huskings, apple-parings, pig-killings and the like, you might have got the idea that November is my favorite month. But this is not really so. If the truth must be confessed, my heart belongs to her younger and more smiling sister, October. It is natural that this should be so, for it was in early "Tenth Month" (in the vernacular of my Quaker parents) that I came into the world; at least, so they told me. The Quakers were not much given to celebrating birthdays of any sort, but as long ago as I can remember, I was allowed to regard my natal anniversary as a legal holiday, which meant that I could take to the woods early in the morning and spend the whole day gathering hazelnuts, chestnuts, black haws, wild grapes, or whatever other treasure-trove in the way of wild forage I might be lucky enough to come across. An added joy was the privilege of taking Brutus with me, said Brutus being a big-limbed and shaggy St. Bernard, to whom a day in the woods was as great a treat as it was to his young master. Then there was a bounteous basket of lunch, comprising such solid delicacies as only the kind mother of a hungry boy knows how to provide—baked chicken—white meat and drumsticks too, and both muffled up in sage stuffin'; big slices of fluffy fresh bread cemented together with thick layers of yellow butter and currant jelly; two quadrants of mince pie, flanked with sponge cake and crisp doughnuts bued like the autumn leaves; and finally, all the remaining space taken up with flaming wine-saps, O Boy!

How all this came back to me as I meandered down through the hills of Connecticut last week! The woods were so glorious in their endless blends of brown, crimson, gold and lemon yellow, and the chestnuts and butternuts were in such tantalizing abundance, that I could hardly resist

the temptation to ask the conductor to stop the train and let me off.

But presently we pulled into a little junction town, where we had to change cars. Ordinarily, the wait would have been an hour, but they told us it was "pay-day," and that our train would not be in for two hours. It appears that the monthly pay-cars are now attached to the regular passenger trains, instead of running alone, which makes the time schedule of the passenger a thing that is not. However, hooray! It is now me for those woods! I can walk for a half hour out into the hills, spend another half in the woods, and have another half hour to get back.

It was the first time I had had a chance to sample the autumn woods of Connecticut at close range. Very quickly I came upon my heart's fondest desire, a chestnut grove. The ground was already plentifully besprinkled with burrs. It had been somewhat more than fifty years since I had opened a chestnut burr out on my grandfather's farm in Ohio. Quickly and painfully I learned that there are features of the process that I had, in the lapse of this half century, forgotten. It appeared that Ma Nature, in the spines of those burrs, had pretty well safe-guarded the treasures within against predatory animals like me. After getting my fingers well stabbed with the devilish little bayonets, I decided that those chestnuts, so far as my getting any of them went, might as well be in a Hun submarine. Then I began to wonder how in the deuce I used to get them when I was a boy. But it was no good; I could not remember to save me. Just then I saw a man and a boy coming along a by-path, and I decided to ask them politely how people in these parts open chestnut burrs. But the man beat me to it with a question of his own. What he said was: "Hey, you! What ye doin' in them woods?"

"Sticking my fingers mostly," I answered truthfully. "Do you own the woods?"

"Sartinly I do; owned 'em fur twenty year."

"Do you own these chestnut burrs?"

"Course I do; or at least the boy does."

"How do you open them?"

"Don't open 'em; let 'em lay till they bust open."

"O, that's the way. Thank you. It's been fifty years since I've seen a chestnut burr, and I had forgot."

"Where be ye from?"

"California." (I have found that California is the most impressive place to hail from down here, and I nearly always use this state when it is necessary for me to be diplomatic.)

"Ye don't say! And ye haint never been back here since?"

"Not till this morning; my train was two hours late, so I thought I would walk out in your woods and see if I could find a chestnut."

(Continued on page 20)



BOOKKEEPING VIEWPOINTS

The Fourth of a Series of Articles on the Teaching of Bookkeeping

By W. A. SHEAFFER,

Head of Commercial Department, West Division High School,
Milwaukee, Wis., and Practicing Accountant

New Books of Entry and Labor Saving Devices

In the development of the double-entry principle there is no more important study than the understanding of new books of entry and special columns in these books of entry.

About the only reason for giving the great amount of time to the use of the journal that the average teacher does is to teach the double-entry principle of equal debits and credits. Since this principle is easily seen and understood in the ordinary journal with every entry shown on the book as an equality of debits and credits, it would be very much better if more time were given to the application of this principle to the special journals. The application of this principle to new books of entry and new columns is fundamental in the understanding and use of them. It is because pupils do not see that there is a debit for every credit in these books, although it may not be written down and the entry completed till the end of the month, that they make the mistakes that they do in entering and posting.

The cash book seems to many teachers to be a difficult one to teach, but it is such largely because the teacher undertakes too much at once and does not make the principle of the book, or rather, two books clear. Teachers should take up the teaching of the cash book as if it were two books. If pupils are taught to analyze a cash entry into cash received and cash paid it is easy to begin the use of the cash book early. Begin with a series of transactions involving cash received. Have pupils enter the transactions on the left-hand side of a two-page journal sheet by writing the complete entry for each transaction showing the debit and the credit, as, Cash to C. A. Brown, with the amount and explanation. After they have entered several in this way they will see that every entry has the same debit with a different credit. Ask the class how the work may be shortened. Many pupils may volunteer to answer this question. Ask whether it will really make any difference in the ledger account and in the equality of debits and credits whether each item is posted to the debit of the cash account or simply the total. Right here is where many teachers fail in the teaching of the double-entry principle. They do not teach their pupils to post that total to the debit of the cash account. They dismiss the subject by saying that the cash book is the cash account and therefore need not be posted. Teachers should insist on posting the total of each side of the cash book to the cash account at least

until pupils thoroughly understand the principle of the cash book. Perhaps some of you will ask why it is necessary to do this extra work. It is because pupils cannot help but see the principle of equal debits and credits if this is done and also because then the ledger will be complete in itself and a trial balance can be obtained by the beginner with greater ease.

After pupils understand this let them enter the same transactions on the lower half of the same page by omitting the word **Cash** from each entry and recording only the account that caused the cash to come in. Let them then find the total and record it as Cash debit in the proper way.

In the same way take a series of transactions that involve cash paid out. Instruct pupils to enter these on the right-hand side of the same journal sheet opposite to those on the debit of cash. They should be entered as complete journal entries at first to establish the principle of the credit of cash and the debit of some other account. Then they should be rewritten on the same principle as those of the debit side by recording the cash credit but once in total. Follow this by combining the two sides into one cash book and balancing it. The advantage of taking each side separately is to emphasize the fact that each side of the cash book is really a separate book and to make it easier for pupils to analyze the transactions. The chief reason for bringing the two books together into one is for comparison, balancing cash, and proving it.

The double-entry principle of the purchase book and sales book can be developed in the same way. If both sides of each entry that is to be placed in the purchase book are written down at first, then combined into one compound entry, the idea that the purchase book is nothing but a special journal will be evident. A device that has proved successful with the writer is to make the entries in the journal for a number of purchases on account by recording the debit and credit of each entry, then, before posting, suggest calling the first column Merchandise Dr. and posting the total of it instead of each item at the same time posting each credit. In the same way, in teaching the sales book, the second column of the journal may be called Merchandise Cr. and only the total posted. The teaching of the purchase book and sales book as special journals becomes little more than teaching the form of the book after the principle is understood.

In the more advanced work after pupils understand the use of these books of entry and have had considerable practice in the use of them,

they should be given problems and exercises that will illustrate the use of other specialized journals. One of the first exercises that should be given should involve the notes receivable book or journal as a book of entry. Take a business such as an automobile or farm implement business in which a great many notes are received from customers. They should at first be entered in the two-column journal in the usual way. Then the class should be asked to make suggestions as to how to save the posting of all of these items to the debit of the notes receivable account. Some one may suggest posting the total instead of each item. Ask how that could be done if there were other entries of a different kind in the same journal. Some may suggest keeping a separate column for notes receivable debit; others, may suggest putting entries of this kind on separate pages of the journal. Here is a good chance to emphasize the point that the entries of any one book should be in order of the dates and that such a suggestion could not be accepted unless these entries were treated as a new specialized journal.

The labor-saving advantages of a special column for notes receivable would be apparent, but there are certain very decided advantages of the use of a separate book for notes receivable. The principal reason for its use aside from the labor-saving work of posting is to keep a detailed record of the time of each note, its due date, parties to the note, and the details of their payment as well as the posting data. In the same way the development of a notes payable journal for a business that gives notes, often payable so much each month, for machinery and equipment should be taught.

Probably the next specialized journals that should be taught would be the returns and allowances journals. The transactions involving returns and allowances are really very simple, but teachers usually put off till the advanced work the teaching of the entries for these transactions. Let them be taught in the intermediate work as journal entries the reverse of the purchase of sale. Then, when a larger business is being illustrated, the use of a special column for each kind of returns and allowances should be taught, not because that is a very common form in use but because it is a step between the use of the two-column journal and the specialized returns and allowances books.

In the advanced work the purpose and use of such books as the account sales register, voucher record, freight claims book, special distribution books and other special journals adapted to particular businesses should be explained and illustrated. In every one of these books pupils should see that the purpose of each is to classify transactions that are similar in separate books so as to make it easier to find a particular transaction of this kind and to save the labor of posting.



But pupils must also be taught that books of entry should not be multiplied indefinitely, but that the same result may be accomplished by the use of special columns in some of the books of entry already in use. Suppose we find in a business that some one account is debited or credited a great many times in the cash book. That should suggest the classifying of these items and reducing the labor of posting. But the classification should take the form of a special column in the cash book instead of a special book because it is unwise to have part of the cash receipts or cash payments in one book and part in another. This does not prevent the entering of cash payments by check in one book and the small cash payments in a petty cash book. The class should discuss questions of this kind and see the reason why this is a poor method in the average business where there is no accountant or auditor to supervise all of the bookkeeping work.

The difficulties that may arise from methods such as this were impressed upon me recently in auditing the books of a concern whose freight bills are a large item. It is necessary, too, to distribute these bills over five departments. The bookkeeper found this a big task, so hit upon the scheme of entering the payment of all freight bills in a separate part of the cash book and making the distribution there. But by doing this the general cash book contained no record of all of this freight paid until the end of the month, when the total only was transferred to it. Since the cash book was also the check record the checks on the general cash book were not in consecutive order, and this presented another difficulty. The daily balance on the general cash book, too, was incorrect. We eliminated the difficulty by using a Freight column in the general cash book in which all payments for freight were entered, then making the distribution in a special Freight Distribution book. In the same way the use of an Expense Analysis or Distribution book may be used in connection with an Expense column on the cash book. Advanced pupils should be given some idea of modern methods of this kind.

Pupils should be taught, too, that the sales book and purchase book may contain special columns in order to divide up the sales of the business by departments. Give the class exercises that involve the sales of businesses having different departments. In this pupils should be taught that if there are very many departments it is better to put the details of the sales and the posting data in one book and make the distribution in another. Some one may suggest the use of a separate book for the sales of each department. Give them a word picture of a modern business made up of several departments where the billing is usually done in one place for all departments. They will see the necessity of some kind of a distribution book.

If sales are distributed by depart-

ments, so must the purchases be. The theory of the accountant is that the purchase journal should be used to record nothing but purchases of goods or, if a factory, raw material. But what about the business that has a great many expense bills of various kinds that are not paid till the end of the month. Shall they simply be held in a file until they are paid or put through the journal and in that way add to the labor of posting? Or, shall we add to the columns of the purchase journal such expense columns as are necessary and in that way have a definite record of these bills without adding very much to the labor of posting. This method certainly shows the liabilities of the business at all times in a much better way than by waiting till the bills are paid before they are entered. There is also the chance that if they are not entered they will be forgotten at the end of the fiscal period when statements are drawn up. Modern business certainly favors methods that will show the results in the best possible form with the least expenditure of energy, but it does not favor short cuts that will make it much more difficult to get information about what has happened.

In this article I have considered a number of things that are a part of the advanced work in bookkeeping on the theory that even the teacher of elementary or intermediate bookkeeping should have a good knowledge of what should be taught beyond the work that the teacher is doing. It is only in this way that the work of the teacher of beginning bookkeeping can be made to connect with that of the teacher of advanced bookkeeping.

MARSHALL MEANDERINGS

(Continued from page 18)

"Wall, we don't c'zackly give chestnuts away 'round here: they've been fetchin' 'round fifteen an' twenty cents a pound, but seein' ye're a stranger, I don't mind if ye pick up a few. Lige here will help ye bust 'em aout with a stun."

Which was duly accomplished with much show of boyish patronage on the part of Lige. Then the obliging landowner told me I was quite welcome to wander over his place as much as I liked. Which I did.

Everything seems very bountiful as well as beautiful, all through New England these days. Nearly every farm house is surrounded with stately apple trees laden with ripe red fruit that fairly makes one's mouth water. I don't see why they are five cents apiece at the fruit stands; someone must be profiteering. And the truck patches are covered with broad stretches of beets, carrots, onions, turnips, etc., and there are miles and miles of fat cabbage patches—enough to turn all Germany green with hungry envy.

Good old October! May you bring us even better luck next year. Work with your sister November to fix up a fat Thanksgiving for the end of the war.

G. W. BROWN APPRECIATION

427 S. Gallatin St., Jackson, Mississippi.

November 1, 1918.

The Business Educator.

Gentlemen: Doubtless it is due to the fact that my name was found on some of your old records of "Brown teachers" that I am in receipt of a copy of your Journal, and have enjoyed its perusal, although for the past dozen years have been entirely dissociated from Business College life.

My attention is rivited to the article by Mr. Marshall regarding Mr. G. W. Brown, this being my first knowledge of his demise.

My first impulse was one of sorrow, but as Mr. Marshall says, why should we regret the passing on to greater fields of usefulness of such a man as Mr. Brown; for surely this can only mean for him release from the forced inactivity of later years, and that he has left us in one of his "talks" that he expected to go on conducting Business Colleges for the next 4000 years, whether on this or some other planet?

Yes, I was one of the "Brown teachers" and have always been proud of the fact,—thankful for the privilege of having known Mr. Brown and of having enjoyed his confidence and respect,—and like Mr. Marshall, I wish I had unlimited space in which to convey to you all the kindly reminiscences I have of "Dear old Daddy Brown," as we teachers used affectionately to speak of him.

Mr. Marshall refers to his kind nature under the seemingly brusque and unkindly exterior when first entering his employ I was timid, for Mr. Brown seemed so brusque and business-like and spoke so rapidly, and how nervous I felt when it was said, "Mr. Brown is coming to visit our school." With his keen insight and kindness of heart he soon detected this condition, and said so gently "Girlie, I want you to understand your friend and then I appreciate your work and capability as a teacher."

After that I always knew I had a staunch friend in Mr. Brown, and looked forward with pleasure to his visits to "our school." Needless to say that his conversation and confidence meant to me, not only during the balance of my work in Business College, but all during the years that have passed since then, when things looked dark and discouraging.

In addition to his kindness to me as a teacher in his employ, I have known in several instances of his befriending worthy students pecuniarily embarrassed.

From what I have heard him say regarding his early life, I judge that Mr. Brown, like Elbert Hubbard, was schooled mainly in the University of Hard Knocks, consequently the nuggets of gold which he constantly imparted in his "talks" (he did not call them lectures nor addresses) were things that he had actually worked out along practical lines in his own experience from early boyhood and had demonstrated their worth and applicability, hence they were of incalculable value to those of us who had eyes to see, ears to hear, and the wisdom to profit thereby.

As those "talks" to students and teachers! I have never heard anything like them, for there was no "arrogance" about them. What humor he could interperse along with his seriousness! How he enjoyed innocently referring to that shining knob of one of our worthy Principals and what volleys of adjectives he could employ to express his disgust with the "pusillanimous" ne'er-do-well.

While by no means posing as a "religionist" Mr. Brown must have been an earnest student of the Book of Books, for how else could he have been so familiar with and so appreciative of its precepts? I cannot recall a single Students' Talk in which he failed to quote and make practical application of some Biblical passage, and he frequently referred to the Bible as the great storehouse of wisdom.

Although no bronze statue be erected to commemorate his work, yet in the hearts of his principals, teachers, and students, Mr. Brown endures for himself a monument which shall endure as long as memory remains.

Sincerely yours,

GEORGIA H. WAGNALES,
(Mrs. E. D. W.)

Report of the Twenty-First Annual Convention of the National Commercial Teacher's Federation

Chicago, December 26-29, 1917

(SIXTH INSTALLMENT)

SOME MEASUREMENTS IN COMMERCIAL EDUCATION

By Clay D. Slinker

In the space at my disposal I shall not attempt to reach conclusions as to standards to be required of students in the various commercial subjects. But I shall attempt to convince you that there is need for more systematic manner and method of judging student achievements.

We are all judged in accordance to some marking system. In the church, in the community life, in business, and so on, we are rated according to some system or standard. In my town, if I wish to make a purchase and have not the ready cash, my request is settled according to the recorded evidence as to my habit, custom or apparent ability to pay. We, as teachers, use some marking system to determine whether pupils pass or fail, are eligible for school activities, contests, plays, recommendations for jobs, positions of trust, etc. We would feel very much offended if charged with laxity, unfairness, or incompetency in fixing these marks. In fact, most of us no doubt when requested have steadfastly refused to raise a certain pupil's mark one fraction of a per cent, being thoroughly convinced that the mark given was a fair and absolutely accurate measure of the pupil's ability or standing in the subject. Recently the question is being raised as to whether all teachers' marks conscientiously placed are therefore necessarily correct. Investigations of this question are now in progress, and in due course the court, the high court of human intelligence as applied to education, may be expected to render an opinion. The investigation has only begun, but the evidence at hand is overwhelmingly convincing that there is woeful lack of uniformity in teacher's estimates of the accomplishments of pupils.

In his recent book on Educational Measurements, Dr. Starch, of the University of Wisconsin, gives the graphic way some startling facts concerning the range of variation in the marks assigned by a number of teachers to the same paper written by a single high school student answering a set of questions in an English examination. The passing grade was 75%. The median of all marks was 80.2%. That is to say, one-half of the teachers marked the paper 82% or lower and the other half marked it 82% or higher. Twenty-six teachers marked this paper below passing, fourteen marked it 90% or above.

You are probably now thinking that in the subject which you teach there is not the likelihood of so wide a variation in marks. Possibly that is so, but would you still so contend if we could show as wide a range in the marking of a given paper in so exact a science as mathematics? The marks given a geometry paper by 118 teachers of mathematics shows a still wider range. The same kind of an experiment with a history paper showed a greater range than in either English or Geometry.

In the Des Moines High Schools 8.2% of all who studied bookkeeping a certain year failed to pass. The per cent of failure was highest in a school in which a very high grade of work was being done. For the purpose of studying conditions in the various classes, I arranged a simple test covering one of the processes in bookkeeping, including every form of transaction with which the pupils were familiar. See Figure I.

All of the papers were marked in accordance with a definite plan which considered every possible error and prescribed penalties commensurate with the seriousness of the mistake. By following this plan, variation in marking became practically impossible. The test revealed many interesting things, not the least of which was that in the school in which the greatest percentage of the pupils were efficient according to the test, there had been the highest percent of failure according to the teachers' own estimation of the pupils the preceding year. In the school in which the smallest fatality had appeared in the teachers' reports, my test with the strict rules for marking on all elements involved, revealed the smallest efficiency. This apparently justifies our judgment that the teachers' grading had been based upon rough estimates. One of the practical benefits growing out of this test was demonstrated by an improvement in teaching. A later group of pupils covering the same problems and taught by teacher B a year later, for example, passed a similar test with 70% efficiency instead of 28%, as was the

case here. In addition to the data shown above, I prepared a chart showing the per cent of all of the pupils who made each of the thirteen classes of errors found in the papers, and showed each teacher this, and another indicating the per cent of his own pupils, who made each of these errors. By this method he found out where his teaching had been strong or weak. The result was more purposeful effort with the classes in bookkeeping.

There is undoubtedly much variety in method of arriving at conclusions as to the standings of pupils in various classes in commercial subjects. There also exists a wide difference in teachers' judgments of pupils' worth. These differences arise from a variety of causes. Teachers have different opinions as to the relative values of the various elements in a pupil's production. When the degrees of merit are closely allied there is frequently found an inability to distinguish between them. Individual teachers have widely different standards for judging and the standards are different in different schools. Teachers frequently have preconceived notions as to what pupils should be able to do. By this, I mean arbitrary standards set up entirely independent of any measure of the pupil's ability or chance to meet the requirement. To set up a standard without first considering the pupils as a class or mass would be as impractical as for the family physician to say that we must raise the pulsations of the heart to 100 per minute and then rate us as sick or well in proportion to our conformity to his requirement. Now we know that the medical profession has discovered through numerous and accurate measurements that a majority of the men of a given age have a normal pulse of 72 to the minute; that a certain per cent can be expected to have a pulse slightly above or below this mark, and that a still smaller per cent vary more widely above or below this mark.

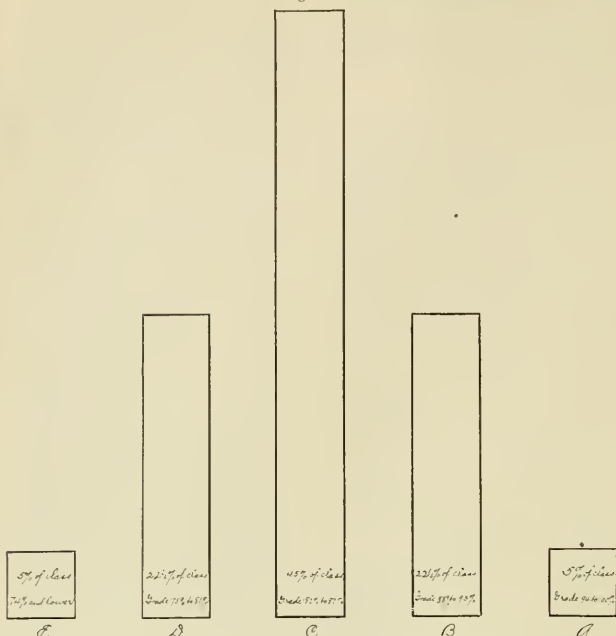
In a similar way any large group of people can be readily divided, let us say, into five groups; one small group would include the extremely large and another would include the extremely small. Next there would be a larger group which would of course include a few large ones not quite large enough to be included in the extremely large and some small ones not small enough to be included with those ranked as extremely

Figure 1. Bookkeeping. Median 93%

[illegible]



Figure 2



small. Then there would be a great middle group including many more than any of the others, and it would include the middle or common sizes.

Dealers in shoes and in men's furnishing goods and in other ready made clothing must be ever mindful of these classes in order to avoid heavy loss. They may make careful selections as to sizes. The largest part of their purchases are for the middle group, the next selection is for those under or over the middle size, then there must be a smaller selection for the groups of extremely large or extremely small people. Nature affords innumerable illustrations of this sort. It is therefore reasonable to assume that we shall find classes of differences in abilities which may be grouped under four or five heads with a reasonable degree of accuracy. That is to say that we shall find the extremely bright and the extremely dull, then in between these we shall find a great middle class capable of some subdivision. Is it not also reasonable to assume that this distribution shall be found to be quite regular, at least in a comparative sense?

Data gathered through numerous tests reveals a distribution of ability in groups about like the following, which shows about 45% of the total number in the great central group, 5% in the extremely high or excellent group, 5% in the extremely low or failing group, and the remaining 45% about equally divided between the

central group and the two extremes. See Figure 2. This illustrates a great central tendency which is everywhere present but not always recognized.

By a careful comparison of abilities in any class or school the markings or estimates should group themselves approximately as above indicated if the teacher marks according to what she actually finds rather than in accordance with her notion of what she should find. By this method pupils are rated according to the manner in which they compare with their fellows, just as you and I are rated in accordance to our standing

in the community or group in which we move.

A few years ago job printing was a second or third rate business throughout the central-west. Then a group of these concerns secured an expert who dissolved the cost of a job into its elements by considering every individual item that had any bearing upon the total cost of carrying that business over a definite space of time, such as a year. These various items included the cost of estimating, soliciting, typesetting, make-up, transfer, press-work, material, folding, binding, rental according to floor space used, heat, light, taxes, insurance, etc. Under the plan devised by the expert, a card starts with a job and goes with it to completion. Each operator records his charges against it for time, material, etc., so that when the task is completed it is possible to compare estimates with actual costs in order to determine the accuracy of the previous calculations. It is easy to see that with a reasonable amount of experience it becomes possible to make a very accurate forecast of the value of a task, with the result that the balance will be on the profit side of the account in a very high percentage of the contracts. This has been precisely the experience in the job printing business, and it is now a first class business when run on this scientific scale. And, the result is not only laudable to those in the business, but is an advantage to the vast majority of those who must have printing done. You and I now pay our just share of the year's profits whereas under the old plan we were just as likely as not paying, in addition to our just share of profit, a sum necessary to make up for the loss due to bad guessing on the other fellow's job.

Hit and miss judgments in prices are permissible only where the profits are great and losses unimportant owing to lack of competition. In the products of commercial education, the competition is certainly too keen and the goal too important to admit of temperamental or hit and miss judgments in the gradation of pupils'

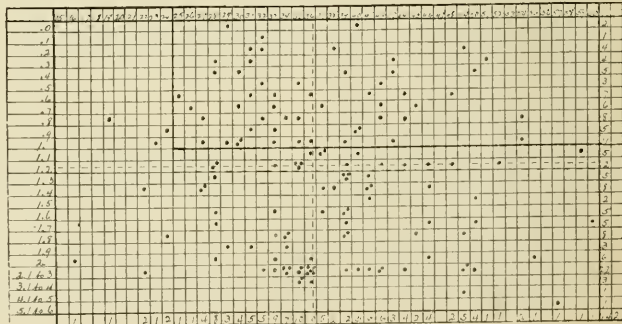
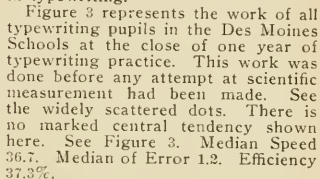


Figure 4



Explanation of Chart

The figures at the top indicate the number of words written per minute for ten minutes.

The figures at the left indicate the number of errors made per minute.

At the bottom will be found total of pupils writing at the rates indicated.

At the right will be found total pupils making the number of errors indicated.

In this test pupils who had written 25 words per minute or more for ten minutes with not more than ten errors in the entire time were considered efficient. The dots in the upper right portion of the chart enclosed by a heavy line make up the efficient group. The vertical dash line indicates the median of speed. The horizontal dash line indicates the median of errors.

The term **median** used in these illustrations means a point exactly dividing the total number by half. It is a fairer measure than the **average** because it is not affected by the extremely good or the extremely poor student. Use of the median simply makes an equal numerical division of the group being considered.

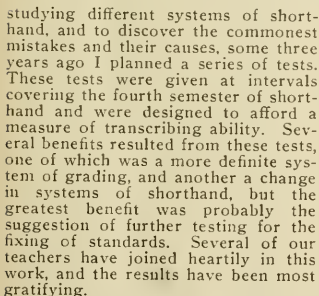
The pupils whose work is represented in the next chart had the same

work. If there is anything scientific about teaching it must be possible to dissolve each project into elementary parts.

In order to determine the relative ability of certain groups of students in the Des Moines High Schools

show the total words written by each pupil and the total errors made by each. By this process we learned the median speed and the median accuracy of the whole group and of each teacher's group. This gave a basis for determining the efficiency of the

1. gere 5



About two years ago we took specimens from students in typewriting who had been in class one period a day for one year. (The time requirement for our typewriting course is forty-five minutes a day, five days per week for two years). These papers were marked according to the international rules and the results indicated on a chart so arranged as to teaching methods. Later, specimens were taken to determine what pro-

Figure 6

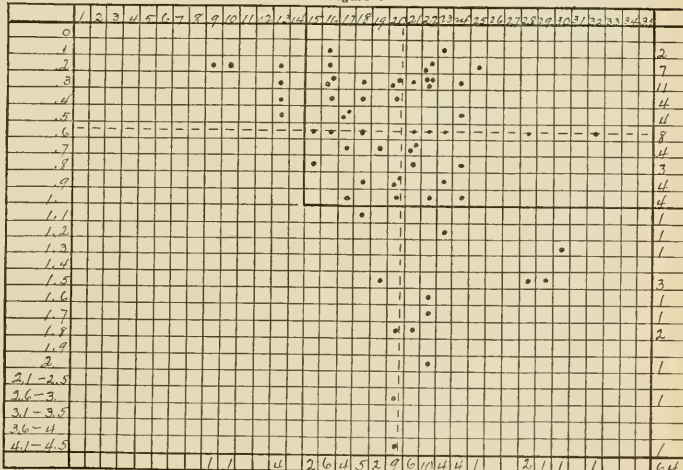
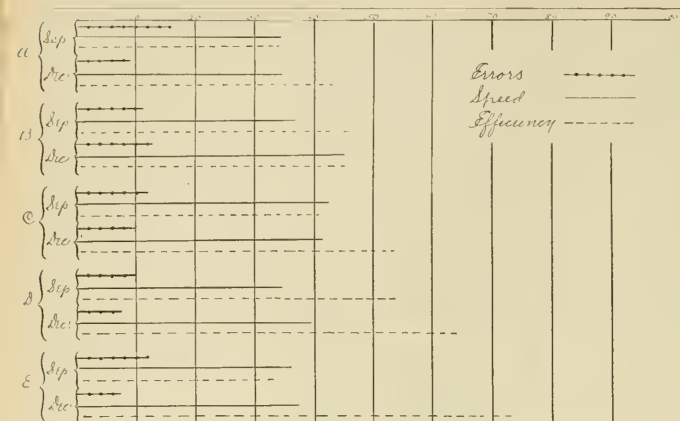




Figure 7



amount of training as those in Figure 3, and they got it in the same schools. The work, however, was done under closer supervision and was constantly subject to measurement. Note the marked central tendency within the zone of efficiency about the point of the crossing of the dash lines, i. e., the median lines. This is an indication of good teaching. See Figure 4. Median Speed 35.6. Median of Error .7. Efficiency 71%.

At the time of making the above charts I made a separate chart of the work of each teacher's group of pupils and discussed results with the teachers individually.

Figure 5 represents the poorest group results presented by any teacher. Note the widely scattered dots showing results of lax teaching methods. Here is a case of drifting where the teacher has been unaggressive, the work listless, and devoid of aim. See Figure 5. Median Speed 34.75. Median of Error 1.8. Efficiency 22.54%.

This teacher decided to change methods and the next chart, Figure 6, shows with what result.

The pupils whose work is charted, in the next figure had been studying only four and a half months and their efficiency was based upon their ability to write fifteen words per minute and not to exceed one error per minute. See Figure 6. Median Speed 20.7. Median Error .6. Efficiency 70.3%.

The close grouping indicates purposeful endeavor on the part of teacher and pupils, the immediate result of a close study of the failure vividly depicted in Figure 5 and a checking up of later results.

Figure 7 shows the growth made in all groups in about three and one-half months in the third semester. Note the favorable effect of accuracy shown in four of the groups, then note the fatal effect of speed gained at the expense of accuracy, as shown in group B. The efficiency in this

group has slightly diminished whereas it has increased in all other cases. See Figure 7.

The next figure shows graphically the results of weekly copying tests given in a third semester typewriting class. See Figure 8.

Numbers at the sides indicate gross words per minute, net words per minute, and total errors made in ten minutes' writing. The numbers at top and bottom indicate the number of weeks the pupils have studied typewriting. Note the general decrease in the number of errors while the gross and net speeds improve. It is needless to say that the teachers and pupils alike take great interest in the outcome of these weekly tests of growing ability. In some of our classes the pupils keep a graph of their own work for the purpose of comparing individual results with the class results. This form of graph can readily be used for charting results in transcribing.

By an analysis of the charts and graphs one is enabled to say definitely whether the teacher has placed her main emphasis on speed or accuracy or whether she has had any definite aim. Furthermore any teacher can do the same thing for herself and through co-operation with other teachers can make comparisons that may be mutually beneficial.

All graphs and charts used as illustrations for this paper portray actual work done in the Department of Business Education in the Des Moines Public Schools.

I would not offer standard measurements as a cure-all, as a last accomplishment, nor as the last word in appraising teachers' worth, but I do commend them to you as a valuable aid in teaching and as a means of arriving at a better and more uniform system of judging pupils. We have only begun to see their possibilities, and the benefits to be derived from their application.

Those who think of attempting

standard measurements should observe many do's and don'ts.

Don't try to measure everything all at once; rather try the most tangible things first and study your results.

Do organize your results.

Do give the pupils an idea as to the general aims and purposes of the subject to be studied.

Do show where and how this is to connect with the life experiences of the pupil.

Do divide the subject into its parts or elements, then try to master these elements.

Do use carefully graded material.

Do prove your claims and show your proof.

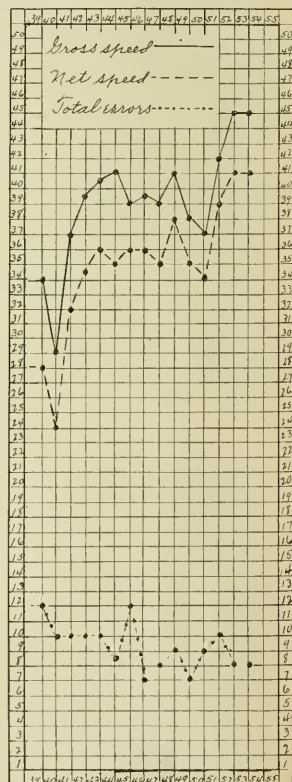
Do accord to the pupils the big part in the work.

Do measure quality as well as quantity of accomplishment.

Do remember that speed is not the all important element.

The world is willing to allow a reasonable time for the completion of a worth-while task.

Figure 8





WISE AND OTHERWISE

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A Transaction in Banking

A great many bright boys and some not so bright came to the great business college at a little city on the Hudson just after the close of the Civil War. Many thousands of men in faded blue with rent and tattered flags, but with shining guns and shining faces marched down Pennsylvania Avenue past the reviewing stand where Abraham Lincoln, with a smile on his kindly careworn face, towered, six feet, four inches of majestically gaunt and awkward humanity, watching the endless line of marchers. At the head of the column rode Grant, the silent soldier. Grant was not a speechmaker, but when at Appomattox he handed back to Lee his sword and said, "Let us have peace," and gave food to the starving army of Virginia, and sent them home with their horses to plow up the desolate fields of the South, it was a speech and an act that endeared him to every soldier's heart. Behind the great procession came a splendid band of music bearing a banner inscribed with the name of the big Hudson River Business College. Hundreds of thousands of circulars of that school were distributed, and 1700 young men at one time, mostly from the army, went there and put the little city very much on the map. In fact, they ran the town for a few years.

One of the most promising young men that came there in the flush times just after the war was Samuel Blake. A nice looking fellow was Sam Blake, clean-cut of feature and of goodly proportions, active and energetic, and of much more than the average mental capacity. He learned bookkeeping very readily, and he was a mechanical wonder. There was nothing that Sam Blake could not do with machinery. There was an ancient clock down in the basement recitation room which had once been the vestry of the old church which housed the business school. This aged time piece had an eccentric habit of striking. For instance, along about quarter past three it would strike nine, or thirty-six, or anything else it happened to feel like. Sam Blake took it down one Saturday, ripped it apart, strung its insides all over the table, greased them up and put them together again, and that clock ran as regular as the sun. All the boys in school that had watched used to set them by the Sam Blake clock, as it was at once christened. He could take a watch apart, scatter the wheels and springs and jewels and "dinguses" all over a newspaper and

put them together again and that watch would run to a second. I can take a watch apart well enough, myself. I once did it with a watch belonging to my father, and got an everlasting wallop to show his appreciation of my enterprise. I did a thorough job of taking it apart. It was when I came to put it together again that I fell down.

A Wizard with Locks

Sam Blake was a wizard with locks. There were no Yale locks in those days but with other locks, no matter how complicated they might be, when they saw Sam Blake coming with a bit of wire or a hair-pin or even a board nail in his hand, they just opened right up and said, "Come in, Sam," for Sam could come in in spite of any lock that had then been invented. He knew all about the mechanism of locks. They seemed to have a fascination for him, and when he got through school he wrote a string of letters applying for a position and got a job in an office of one of the big safe companies of America—Diebold, Ireland, or Morse—I am not sure which, and there he went to work, and, of course, he had an opportunity to study the fine locks that were being made for bank safes. It was not long before the young fellow from the office attracted the attention of the mechanical department. He had a wonderful ear, and by the click of the combination as faint as the rustling of a leaf in the springtime breeze, he could tell just how the tumblers of the complicated lock came together and opened the safe. In a year or two Sam Blake had graduated from the office and was going out on the road to fix up locks that wouldn't work because somebody had lost the combination or because the lock itself had got out of fix. Ten years after he graduated from business college he was the leading lock expert of a big safe company, and was sent all over the United States to set up bank safes and see that all combination locks worked just exactly right, and when there was trouble it was Sam Blake who was sent to coax the locks open without destroying their expensive mechanism; and he got a very good salary.

His Special Weakness

Sam Blake had no vicious traits of character. He was a genial sort of fellow, not given to drink, though he occasionally took a nip as most traveling men did at that period. Some of them do yet. He did not play cards; he had married and had a small family growing up. But, Sam had one weakness. He was passionately fond of horse racing, and he owned a little horse that he had brought down from his native country town under the impression that this horse was going to prove a second "Dexter" or "Maud S." Now, this horse of Sam's could trot just fast enough to lose a race, and the only thing more expensive to keep than a fast horse, who really isn't fast, is a fast woman who really is fast. Either one will use up a

larger salary than the modest two thousand dollars a year and expenses on the road that Sam Blake drew from the safe company. And so, Sam Blake got several hundred dollars in debt to the stable keeper who had charge of the horse he thought was going to be a prize winner.

The School Master at District Number Ten

This is just a little incident which has nothing to do with my story. My stories are a good deal like the lectures of Artemus Ward, which he said contained a good deal that didn't have anything to do with them. District number ten was a suburban school just outside the village limits of Northampton, Mass. The beautiful little Meadow City of the Berkshires was then a good sized town, and Smith College had just been opened. The schoolmaster of number ten had thirty or forty boys and girls, and the school house was one of the old red brick structures common in those days. It had a big attic above the school room which was used—when it was used at all—to store away any old stuff, like broken desks, disabled chairs and the like. There was no stairway to the attic, but a scuttle in the ceiling, and you could get up there by means of a ladder. Nobody had gone up there for years and the rats held riot in the empty space, with squealings and squeakings, and there was a nest of chimney swallows in the disabled chimney which sometimes made strange flutterings like uneasy ghosts from the old Indian times, when murder ran red riot around Northampton. On Monday, Jan. 24, 1876, the rats and chimney swallows were unusually noisy in the old attic, and big Tom Ryan proposed that they get a ladder and go up there and wipe them out, but the schoolmaster said, "No, it will make a lot of dust and dirt so let it go until Saturday." If they had gone up there as big Tom Ryan had proposed there would not have been any story for me to tell you, but there might have been a funeral and Tom and the schoolmaster might have been present in the hearse.

An Unusual Surprise Party

Mr. John Whittle was one of the most highly respected citizens of Northampton and he lived in a pleasant well appointed house, having quite large grounds around it, where rose bushes bloomed in due season, and wistaria vines climbed about the front of the house, which was quite dignified with age. Mr. Whittle and his wife were at home on the evening of Tuesday, January 25th, 1876, and they had with them as out-of-town guests, Mr. and Mrs. Cutter, Miss Mattie Waite and Miss Benson, and there was a servant girl in the house. At just about midnight, after everybody had gone to bed and the lights were all out everywhere in the quiet country village, there was a surprise party at the house of Mr. Whittle, who, with his wife, was awakened by





a light from a dark lantern flashing in their faces, and Mr. Whittle sat up in bed to find himself looking into the muzzle of a dark brown pistol, held within a few inches of his face. There were two men in the room, and it was evident that the surprise party was going to be something in the nature of a masquerade, and that these men had come disguised as burglars, for each wore a domino mask which covered the eyes and a part of the face. "Get up!" said the tall lean man of the couple, and Mr. Whittle got up, so did Mrs. Whittle, and they went downstairs. Members of the party of five masqueraders had visited the other sleeping rooms of the house and soon there were gathered in the parlor, five women with their hands tied and roped together by ankles and wrists, and two men. The women were taken into a small room and told to keep quiet and Mr. Cutter was also provided with an apartment under guard, and the two leaders of the party gave their attention to Mr. Whittle. They told him plainly they had come for the keys of the outer door of the Northampton Bank, of which Mr. Whittle was the cashier. They told him also they wanted the combination of the lock of the big safe. Whittle told them there was no use trying to break into the bank for the safe was too strong and that he would die before he would give them the combination. "We will see about that!" said the tall lean man of the couple. He was a dry talking man this lean fellow, and he wore a long linen duster that buttoned from his neck almost down to his heels. He looked like a surgeon ready for the operating room, as he took a sharp pointed lead pencil out of his pocket and jabbed it sharply into the face of Mr. Whittle. "We will see about that!" They took him into a corner of the room and again demanded the keys that would open the outside door of the bank. Whittle refused to give them up, and they went through his pockets and found a key. "Is that the key to the bank?" asked the tall lean man. Mr. Whittle didn't like to tell a lie, but he thought he might gain time by doing so, and he said, "Yes, it is." "You lie," said the robber, giving him another jab with the pencil point, and he stepped to the front door and set the key in the lock, thus proving the truth of his statement that Mr. Whittle didn't always tell the truth. Then the robbers went at him again. They wanted the combination for the bank lock. After a good deal of hair pulling, pencil punching and thumping, Mr. Whittle gave some figures which he said was the combination, 4-11-44 or 7 come 11 or something of that kind, which the tall man in the linen duster wrote down on a piece of paper. This was the combination for the lock of the outer door of the big safe, so Mr. Whittle said, and he gave them some more figures as the combination of the door of the inner safe. Said the tall lean man, "Will you swear that these are the correct combinations?"

"Yes, I will," said Mr. Whittle, rather shakily. "You are not only a liar but you are a damn liar!" said the tall lean man. "Just repeat those figures." Mr. Whittle could not do it, and then they went for him; they hammered him and jabbed him, and twisted his fingers and his ears and his shapely nose, and gave him the third degree for three hours, before—thinking that they meant to kill him, and perhaps they did—he finally gave them the correct combination and the key to the outer door of the bank building. And then three of the members of that unusual surprise party went away, leaving two to guard the household. They came back in the early gray of the morning with two large bags, and all went away just as the east was beginning to show the faint gray of the coming morning. They cautioned the imprisoned members of the house not to move for at least an hour or they would be shot dead, and it was fully an hour before Mr. Whittle succeeded in freeing himself from the bonds with which this most sociable set of masqueraders had tied him up. There were no telephones in those days, no automobiles, but Mr. Whittle beat the record of most automobiles in the time he made getting down to that bank. He was not surprised when he got there. He found the front door of the bank closed and he had to smash a window to get in, for his visitors had not returned the key. When he got in, he found the safe doors closed as usual, but the combination would not open, for his thoughtful visitors had evidently tampered with the lock. Everything was in order, but Mr. Whittle was pretty sure that when they succeeded in opening the safe there would be another surprise party awaiting his depositors, and there was, for when Sam Blake, the lock expert, came up there late that afternoon and finally succeeded in opening the safe, \$1,250,000 in cash and securities had also gone away from there, with the unusual surprise party of Mr. Whittle.

After the Ball Was Over

"The morning after" was certainly an unhappy one for the natives of Northampton and all the country round about, for most everybody who had money, bonds or other valuables had brought them into the Northampton bank and left them there for safety. Hundreds of thousands of dollars of such securities had been taken by the masqueraders when they went home from the surprise party, and they left absolutely no traces of their going, though there were plenty of little souvenirs left for the village to remember them by—masks and rubber shoes and sledge hammers and drills and a dark lantern and some skeleton keys and bric-a-brac of that kind. Nice things to put on the center table or the what-not. It was evident that the party had scattered after the robbery and had put their plunder in some safe place. The officers of the bank at once offered \$25,000 reward

and Sam Blake told them that this was plainly the work of some big gang of safe robbers, for Sam knew all about safe robbers. He had been called in several times to fix things up after cracksmen got through with their job. In 1876 and up to the coming of the time lock, bank robbery was a regular profession, and paid very well indeed. The bank robbers were the swell mob of the underworld very different from the peterman, the second story worker, the yegg, or the humble dip who looked up to them with awe and veneration, for after a successful coup these aristocrats of crime spent money like water and lived on the fat of the land.

The Coming of the Pinks

When this offer of \$25,000 reward produced no results, finally, after several months the Pinkertons were called in. Allen Pinkerton had been the head of the secret service during the Civil War period and had built up a detective agency in which were associated with him his sons, Robert and William, as well as a large number of other gentlemen with keen noses for crime, and they came to Northampton and looked the ground over, and William Pinkerton said, "This looks to me like an inside job. Is every one in this bank absolutely trustworthy?" There didn't seem any doubt about that, and so Pinkerton began to look for clues that would tell him who did the job. There were two big mobs of bank robbers in this country at the time, as well as many smaller ones. One was the Scott-Dunlap, and Pinkerton made up his mind that it was the Dunlap gang, of which James Dunlap was the head, that had done the Northampton Bank robbery. Already the directors of the bank had received several letters from parties who claimed to have possession of the stolen money and securities. They had been invited to indicate when they were ready to trade by putting an advertisement in the New York Herald. Of course, the robbers did not propose to give up the cash or the coupon bonds, which are just as good as cash, since they were not registered, but the other securities, which could not be cashed, they were willing to sell back to the bank for \$150,000. If the bank agreed to this trade, they were asked to insert in the personal column of the New York Herald, the single word "Berkshire."

The bank paid no attention to this offer, but the letters that had passed gave the Pinkertons a clue to the identity of the band that had committed the robbery, for they knew just how these gangs disposed of their plunder. For instance, the band, headed by James Dunlap, nearly always disposed of their plunder in this way, returning it in a lump and taking a large sum of money, which Dunlap divided with his men. On the other hand, the mob headed by the notorious Jimmy Hope, of Worcester, Mass., generally divided the plunder



and each man disposed of his share as best he could.

The first clue came to the Pinkertons in the rather remarkable interest in the robbery shown by our friend, Sam Blake. Sam had been summoned to Northampton to open the safe. He had been in Northampton several times during the months just preceding the robbery, and had inspected the lock and the dials of the safe. Up to a recent period it had been the custom of the bank officials to give only one number of the combination to each of three men. That is, Mr. Whittle had one number, the bank teller had another number, and the bookkeeper a third number of the combination, and they had to get together to open the safe, but the bookkeeper had been taken severely ill one day and they had a lot of trouble getting the safe opened because he was not there, and Sam Blake advised giving the combination to the cashier only, which had been done. What seemed a little strange was, that Sam was much interested in the proposition of the robbers to return a million dollars worth of securities on payments of \$150,000. On several different occasions he talked with the officers of the bank about it, and intimated plainly that he might be able to help them get the money back. Finally he even went so far as to tell one of the directors that he could name the members of the gang, and this at once set Bob Pinkerton to thinking, especially

as a number of daring robberies in various parts of the country had taken place in banks that had notoriously weak locks, and if looked as if somebody who knew a good deal about locks had put the burglars wise to the location of these easy marks.

It was notorious among the various professional families of bank robbers, that one of these families was getting inside information about banks which because of old fashioned or weak safes invited robbery, and there was much jealousy among this gentry because of this fact. And so Pinkerton commenced a series of investigations about several bank robberies that had taken place. And, one day, he announced to his chief that in his opinion the most dangerous bank burglar in the country at that time was our bright business college boy, Samuel Blake, lock expert of the big safe company, and the trusted adviser of bank cashiers all over the country, where he had opportunity to see just what safeguards were provided for the treasure entrusted to the care of these banks. "Well! well! well!" said the chief. "That is a kind of a 'bolt out of the blue' is it not, Bob?" "Yes it is," said Bob Pinkerton, "but you and I have dealt with crooks long enough and seen enough of the science of crime to know that truth is stranger than fiction, and it is often the unexpected that happens." "But," said the chief, "we cannot prove that Blake had anything to do with this.

it is only guess work on your part." "That's true," said Bob Pinkerton, "but the circumstantial evidence is mighty clear. The Scott-Dunlap crowd have been tackling old banks with locks that were antiquated and they have been using tools in blowing open safes that came right straight from the work shop of the big safe company where Sam Blake is employed." "How are you going to prove it?" "Let me alone," said Pinkerton, "and I'll make Blake squeal, unless he is a good deal more of a crook than I think he is. Of course, Dunlap and Scott and Red Leary and all the rest of that gang are old 'dyed in the wool' crooks 24 karats fine, but Sam Blake is not a natural crook; they have got hold of him some way. If he was a real crook he would not be so worried about the loss of that money to the hayseeds up there about Northampton. Leave me alone and you will see, I will land him high and dry, and his evidence will save his neck and send the rest of that gang where they belong, behind the bars."

RATHER GIVE THAN LOSE

I had much rather give a dollar than lose a number of THE BUSINESS EDUCATOR.

WM. H. WRIGHT,
Washington, D. C.

Mr. George
Hossfeld

World's Champion Typists!

On October 11, 1918, Mr. George Hossfeld won the International Professional Typewriting Championship, writing 143 words per minute for one hour, the net rate after deducting 10 words for each mistake. Under the former deduction of five words, this rate would have been 146½ words, smashing all former records.

In the same contest, Miss Minnie Regelmeyer won the Novice or School Championship, with a net speed of 108 words per minute (117 according to the former rules).

Miss Minnie
Regelmeyer

Both of these winners learned Typewriting from the

BARNES' TYPEWRITING INSTRUCTOR

in the Spencer School, Paterson, N. J., where the Barnes Course has been used exclusively for years.

Beginning with the Eastern States Contest in 1914, twelve out of the thirteen School Championships, two of the Amateur Championships, and now the World's Professional Championship, have been won by learners from the Barnes' Instructor.

THE NEW COURSE

The records of both Miss Regelmeyer and Mr. Tangora, the 1917 International Novice Champion (110 words net), are the product of the new course, revised since Mr. Hossfeld's Novice Championship record of 98 words raised the world's record ten words per minute.

To Teachers: Sample pages free. Copy of either the Complete, \$1.50; the Special, \$1.00; or the Abridged, \$.50, will be submitted for inspection with the privilege of return.

THE ARTHUR J.
BARNES
PUBLISHING CO.
709 PINE STREET, ST. LOUIS



Dear Mr. Zaner:

I am going to tell you of my lesson scheme for last week which brought wide-eyed, pin-dropping attention on the part of every youngster, and I understand many teachers are carrying the same story through all the work.

I realize it is up to me to make writing enjoyable; put it on a plane with every day life; take away the vagueness; and, if the teacher has been considering it a bore, create a sunny atmosphere with the desire to know and do.

It is easy for me to drift into the "Land of Let's Pretend" with good results so easily obtained. I find, too, that it is not always just the primaries that enjoy it.

To do this without modulation or emphasis, or, in other words, without your whole self would meet defeat, I'm sure.

"Good-morning boys and girls!"

I'm glad to see so many happy faces. Could you show me what you remember about a good writing position? Time! I know we have all heard something. Now, before we begin just listen a little while.

We hear lots about boys going to camp these days, don't we? And I suspect we each know some one in camp. Did you ever think that we are in camp, too? The boys go to find out how to do when they really go to war and we come here to our camp every day to find out about reading, spelling, arithmetic, writing, etc., so that we can fight the big fight that is on ahead after school days.

A soldier's camp is divided into companies; so it is here in our building, and we even have our little streets, too. We wouldn't want any feet or elbows out in our streets, would we? (General pulling-in) Fine!

Another thing, we must notice that every soldier hears the command. I wonder how many good soldiers we have? Let us try this oval to 1-2-3-4, just like a march, two spaces high and right to the count 1-2-3-4—1-2-3-4.

Let us remember, too, that every company of soldiers fires in the same direction. See that your guns point the same—right back over your shoulders. Fine. (Vary exercises and count till capital O is made. Show the 'cripple' O's on board and tell how it happens. Have them mark their best ones in each line.)

Let us hold up our faces so the officer in front can see them—etc.

In our little camp we're working for commissions, just like the soldiers do, only our commissions come in the form of good grades. How many soldiers in Camp 4-B are trying to get good commissions? Isn't that fine?

Now when I come again let's see how many I can point out with honorable mention and I know we'll never have to use this corner guard house. Good-bye.

Lucy C. Ferris,

Supervisor of Writing, Warren, Pa



Mr. W. A. Botts, whose portrait appears above, got his stock of old time grit plowing among the stumps on a farm near Independence, Mo., where he was born. He finished the Public Schools of Missouri, and the Normal, the Business, and the Pen Art Courses of the Chillicothe (Mo.) Normal School. He studied Penmanship under F. W. Tamblin, Kansas City, Mo., and was a student of cartooning under W. L. Evans, Cleveland, Ohio, and of Art under John Elliott Jenkins, of Paris. He studied Advertising with the I. C. S. of Scranton.

He taught in the Anthony, Kans., Business College; Draughtons Business College, Oklahoma City, Okla.; Phillips University, Enid, Okla., and was Secy-Treas. of the Southwest Publicity Shop-Advertisers. The past six years have been spent with the Wichita, Kans., Commercial College as Secy-Treas., having bought an interest. He handles all the penmanship and art work, having an Art and Engraving Studio in connection with the college. He has had a number of students who are penmen, artists and cartoonists of note.

Mr. Botts is a well rounded commercial teacher and man and enjoys a wide circle of acquaintances and friends.

YOUNG MEN'S CHRISTIAN ASSOCIATION

Los Angeles, October 30, 1918.

My dear Mr. Zaner:

You will be very much shocked and grieved to learn that our mutual and beloved friend, Mr. J. C. Bryant, died from Spanish influenza and pneumonia last Wednesday morning, October 23, and was buried on Saturday. It makes it much sadder when you know that he was married only six weeks before to a very accomplished and talented young woman, with whom he had kept company for over a year.

Mr. Bryant was a graduate of the School of Commerce and Finance as well as of the Pace Institute of Accountancy of New York City. He was Principal of the Commercial Department of our School of Commerce and Finance, and later when I took up the Financial Secretaryship he severed his connection with the School and became a senior accountant with the firm of Haskins & Sells at their local office. After serving with them successfully for a period of almost a year, he became associated with the Mushet Audit Company, where he was honored for his ability and integrity, and had every opportunity to advance as rapidly as opportunity afforded. Mr. Bryant was developing into a very able man in many ways, and as you know possessed a wonderful mind and a true and likeable personality.

With best personal wishes, I am

Sincerely yours,

O. T. Johnston.

TO THE B. E. OFFICE BOY

A B. E. Certificate will increase your salary more than a Marriage Certificate.

A B. E. Certificate will help to win the war, but a Marriage Certificate may cause war.

The Printer's Devil.

Mr. D. D. Miller, of the Miller School of Business, Cincinnati, Ohio, on October 22, by consent of court and legal process, changed the spelling of his name from Mueller to Miller. The old spelling caused confusion and, being thoroughly American, together with his father and two brothers, decided to make their name agree with their sentiments. It is another evidence of up-to-dateness and the tendency to live in the here and the now rather than in the past. Mr. Miller conducts a good school and prospers as a consequence.

G. E. Spohn, Pres. Capital City Commercial College, Madison, Wis., recently sent us a list of 120 subscriptions to the B. E. This school has been using the Educator in its classes for many years, and has always been able to maintain a high degree of enthusiasm in penmanship.



ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

LESSON No. 11

The names of the months are used so frequently in filling diplomas that you should master them. Try each one separately. Compare your work with the copy. Did you rule your head and base lines carefully? Do not waste time working on paper poorly ruled. Get a hard pencil, about 6H, and in sharpening it, let the lead extend out beyond the wood about half an inch. You can then sharpen it on a piece of fine sand paper until the point is like a needle. Use a brass edge rule. Engrossers use section liners.

Study the proportion of capitals to loop and minimum letters. Unless letters are correct in proportion, they look scattered. Watch the slant and quality of line. Use a slow, firm, yet graceful movement.

See that you master the miscellaneous words, for they are used often in actual work.

This lesson will prepare you for resolutions. You should try to secure orders for roundhand. There are hundreds of places where it can be used, and actual work will make an engrosser of you.

Do you have a holder which has been properly adjusted for roundhand? You can't expect to get along well unless your tools are right.

*January February March April May
June July August September October
November December Whereas Resolved
Board of Directors of President Memory
Roundhand or Engrossers Script Artists*

Miss Emma Onsrud has charge of the commercial work in the Worthington, Minn., High School.

The new teachers in the Central High School, Detroit, are, Mr. Carlisle Haase, of Mt. Clemens, Mich., Mr. E. G. Blackstone, Dubuque, Iowa, and Miss Ruth Walsh, Flint, Mich.

Miss Eva M. Bridges has charge of the commercial work in the Groveland, Mass., High School.

Ruth E. Herrick is teaching commercial subjects this year in the Ogden, Iowa, High School.

Miss Ora A. Trudeau is the new commercial teacher in the Rockport, Mass., High School.

Miss Margaret Montgomery has charge of the commercial work in the Concord, Cal., High School.

New Castle, Pa., has these new commercial teachers in the High School: Miss Florence McBurney, Miss Marion Jones, and Mr. J. H. Robinson.

Miss Sadie Shirley is a new assistant in the commercial department of the Troy, N. Y., Business College.

Miss Ethel Whitmore is a new teacher in the Coropolis, Pa., High School.

A. D. Hanson, last year a commercial teacher in the Easton, Pa., High School, is now Principal of the Rosemont, Pa., Schools.

C. D. Cummings, last year with the R.-M. & S. School, Trenton, N. J., is now teaching in the Yonkers, N. Y., High School.

Mr. Orvis Banks is a new commercial teacher in the State Normal School at Ellendale, N. D.

These new teachers are this year with the Packard Commercial School, New York City: Edward J. Dubois, Miss Matilda Sexauer, Mrs. Clara Ayer and Grant R. Sinsabaugh.

Miss Blanche Baldwin, last year at Victoria, Texas, is this year in charge of commercial subjects at the McAllen, Texas, High School.

Miss Grace Tomb, Jersey Shore, Pa., is a new teacher in the Strayer Business College, Philadelphia.

M. W. Grinnell, of Parsons, Kansas, has charge of the commercial department of the Evansville, Ind., High School.

E. W. Taylor, Conneaut, Ohio, is a new commercial teacher in the La Porte, Ind., High School.

Miss Bertha Wilson has charge of the commercial department of the State Normal School at Chadron, Neb.

H. K. Richardson, Alpena, Mich., now has charge of the commercial work of the Monessen, Pa., High School.

D. D. Manross, Jonesville, Wis., is a new teacher in the Butte, Mont., Business College.

Miss Martha Crumb, Marshall, Minn., and Miss Ailyce Gannon, Middleton, Wis., are new commercial teachers in the New Ulm, Minn., High School.

Miss Eleanor Faust is a new commercial teacher in the Franklin, Pa., High School.

Miss Mabel R. Monroe, recently of the Easton, Pa., High School, is now teaching commercial subjects in the Jenning, N. M., High School.

F. J. Wheeler, Ann Arbor, Mich., has charge of the commercial department in the Calumet, Mich., High School.

Miss Maude Bechtell, St. Paul, is teaching commercial subjects in the Montevideo, Minn., High School.

C. C. Martin, Jamestown, N. Y., and Miss Myrtle Chase are new teachers in the Spencerian School, Cleveland.

J. A. Vogt, Mayville, Mich., has charge of the commercial department of the Adrian, Mich., High School.

Miss M. Ada Davis and M. W. Zipoy are two new commercial teachers in the State Normal School, at Whitewater, Wis.

Miss Elsie Flowers is in charge of the shorthand work of the Albuquerque, N. M., Business College.

Miss Edith C. Moore is following Miss Christine Johnson as commercial teacher in the Milford, N. H., High School. Miss Johnson has gone to the Woodstock, Vt., High School.

Miss Anna Steely is a new teacher in the Bethlehem, Pa., Business College.

Miss Mary B. Hill, Hutchinson, Kan., is teaching shorthand in the Nickerson, Kan., High School.

W. R. Smith, Malone, N. Y., is the new commercial teacher in the Colfax, Wash., High School.

Miss Florence Meghelesen, Keokuk, Iowa, has charge of the commercial work of the Roncverte, W. Va., High School.

Miss Elizabeth Kleine has been promoted from work as a grade teacher in Minneapolis to a position as assistant Supervisor of Penmanship there.

J. C. Kline now has charge of the commercial work of the High School at Marion, Ohio.

STATEMENT OF THE OWNERSHIP,
MANAGEMENT, CIRCULATION, ETC.

Required by the

Act of Congress of August 24, 1912

Of Business Educator — Teachers' Professional Edition, published monthly at Columbus, Ohio, October, 1918.

State of Ohio
County of Franklin ss.

Before me, a Notary Public in and for the state and county aforesaid, personally appeared E. W. Blosser, who, having been duly sworn according to law, deposes and says that he is the Business Manager of the Business Educator, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and address of the publisher, editor, managing editor, and business managers are:

Name of Publisher, Editor, Managing Editor, and Business Managers,	Post-Office Address
Zaner & Blosser	Columbus, O.
C. P. Zaner	Columbus, O.
Managing Editor, C. P. Zaner,	Columbus, O.
Business Managers, Zaner & Blosser,	Columbus, O.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

C. P. Zaner, Columbus, O.
E. W. Blosser, Columbus, O.

3. That the known bondholders, mortgages, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.)

None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who did not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only.)

E. W. BLOSSER,
General Manager.

Sworn to and subscribed before me this 26th day of September, 1918.

(Seal) EARL A. LUPFER, Notary Public.
(My commission expires Jan. 17, 1920.)

Wanted

A simple inexpensive typewriter for universal use, somewhat on the order of the Hall, Blickensderfer, etc., etc., manufactured several years ago. I am in a position to promote a good, cheap machine along a new line of writing service thus far never covered. Address

TYPER,
Care Business Educator COLUMBUS, OHIO



Let us have the names of penmen not published in these columns who have done their "bit" to autocracy. Names written by E. A. Lupfer.

A. C. Clapp

E. A. Wood

H. H. Hartzell

R. C. Lane

C. B. Meyer

P. J. Griffith

E. A. Clapp

Commercial Instructor

wants position in a good school. Sadler-Rowe and Practical Text Book Co. Bookkeeping. Good penman. Strong all-round instructor of several years experience in the best schools. Address Experienced, care Business Educator, Columbus, Ohio

SPECIAL OFFER!

With every one dollar order for my ink I will send free one set of ornamental capitals or one beautiful flourished bird executed with white and gold ink on blue paper SATIN GLOSS, the world's best glossy ink 4 oz. bottle, 50 cts. NONESUCH, the ink with the brown line and black shade same price. Sample cards executed with these inks free for a two cent stamp.

A. W. DAKIN, Syracuse, N. Y.

THE MO. MEET. POSTPONED

St. Joseph, Mo., Nov. 9, 1918.

The Business Educator,
Columbus, Ohio.

Gentlemen:

The present officers and members of the former executive committee of the Missouri Valley Commercial Teachers' Association, held a meeting November 2, at the Coates House, Kansas City, for the purpose of deciding whether the annual meeting should be held this year; and also to outline plans for the next few months.

Since our president is in the service, and owing to existing conditions of war, influenza, and finance, it was decided to postpone the annual meeting of the M. V. C. A. for the time being.

The following were present at this meeting: Mr. F. M. Rude, Acting President; Messrs. P. B. S. Peters, F. J. Kirker, C. T. Smith, E. M. Platt; Miss Eva J. Sullivan and Mrs. E. M. Platt, Secretary.

Will you kindly see that notice of this postponement is published in the next issue of your magazine, and greatly oblige,

MRS. E. M. PLATT, Secretary.

E. C. T. A. ANNOUNCEMENT

What? Convention.
When? April 17, 18, 19, 1919.
Where? Springfield, Mass.

Watch for program and further announcements.

Round Tables, Discussion, Good Fellowship will be there to greet you. The big event of the year.

Healey at the helm guarantees it.

NEWS NOTES

Mrs. Ethel Hudson, Seymour, Tex., is teaching commercial branches in the Terrell, Texas, High School.

C. T. Wise, of the University of Wisconsin, and Miles D. Sutton, of the University of Chicago, are new commercial men in the Duluth High School.

Walter L. Cochran, Newark, N. J., has charge of the commercial department of the Neagame, Mich., High School.

Miss Agnes T. Dubuc, of Lewiston, Me., is a new shorthair teacher in the Holyoke, Mass., High School.

Miss Mae B. Cunningham, Appleton, Minn., now has charge of the commercial subjects in the Wibaux, Mont., High School.

E. O. Folsom, for years head of the commercial work in the Utica, N. Y., Free Academy, is taking charge of the commercial work of the Yonkers, N. Y., High School.

A. G. Mullen and Miss Zoe Allen are new commercial teachers in the Baltimore Y. M. C. A.

J. M. Lantz is a new commercial man with the American Commercial School, Allentown, Pa.

Miss Bessie L. Ames, LeRoy, N. Y., is now handling the commercial branches at Genesee Wesleyan Seminary, Lima, N. Y.

H. G. Wood, last year with the Los Angeles Business College, is now in charge of the commercial work of the Hemet, Cal., Union High School.

Miss Evelyn Mossinger, recently in the Civil Service at Washington, has charge of the new commercial department recently established in Miss Mason's School, The Castle, Tarrytown-on-Hudson, N. Y.



WANTED—Commercial Teacher (Pitman) Shorthand M. or F. Beginner acceptable. Send photo with application. O. A. HOFFMANN, Pres., Milwaukee, (Wis.) Business College

WANTED To lease, with the privilege of buying one or two good business schools in the Central West. Address "Business Manager," care Business Educator, Columbus, O.

WANTED

Man who understands Business College work from the ground up to manage well established and financially strong business school. Opportunity for successful teacher who wants to get out of a rut, or for school representative to combine selling and managing. Address

C. A. P., care Business Educator, Columbus, Ohio

SALARIES

TEACHERS now get anything they ask. Unprecedented demand in the Northwest. Register now!

North Star Teachers' Agency,

O. J. HANSON, MGR. FARGO, N. DAK.

FOR SALE SPLENDID small Business College in ideal location; excellent reputation, no bills, enrolled sixty-nine students last month, averaging one new student per day now. Will give terms to right party. Reason for selling, owner has organic trouble of long standing that forces change of work. Address "Dividend Payer," care Business Educator, Columbus, Ohio.

WANTED — COMMERCIAL TEACHERS

Men and Women — all branches — for public or private schools. Best salaries. Contracts waiting.

National Teachers' Agency, Philadelphia, Pa.

For Sale A good school in a city of 5000. Owner has other business. Good thing for one who can teach combined course; or for man and wife who can teach both courses. Small amount will handle it. Address P. C. B., care Business Educator, Columbus, Ohio

Wanted First-class Bookkeeping and Penmanship teacher for Business College in Texas. Address

Texas, care Business Educator, Columbus, Ohio.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK.
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER

CAN YOU WRITE CARDS?

Card Writers are "cleaning up" selling Our Flag Cards. Send 4c for samples of Card Writers' Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McBEE & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

For LARGER SALARIES in the WEST write HAZARD TEACHERS' AGENCY

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211 15th Street DENVER, COLO.



The Scarcity of Commercial Teachers

continues and increases each month. Now is the time for Normal and College graduates to prepare to teach the commercial branches. The salaries are excellent and the conditions congenial. Write to us for the facts.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

POSITIONS for TEACHERS and BUSINESS COLLEGES for Sale

We need beginning and experienced teachers to recommend. Write for our FREE literature; state qualifications briefly. If you would buy a money-making business college, write for particulars—no charge.

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

Canada, Cuba, the District of Columbia and Thirty-Three States!

Calls for experienced and inexperienced commercial teachers reached us from forty-seven states during July and August. We placed our candidates in thirty-three of them, and also in Canada, the District of Columbia, and Cuba. Employers are already writing to us for teachers for January and February. Salaries range from \$75 to \$250.

"Let's get in touch!"

CONTINENTAL TEACHERS' AGENCY

BOWLING GREEN

(INC.)

KENTUCKY

STILL GOING STRONG

THIS is November 1. We have done an unprecedented October business, and we could have quadrupled it if we had had available teachers. Among the places filled were the State Normal School at Dickinson, N.D., at \$1,400, for a lady; the Ultras Free Academy, at \$1,050 for a lady; one of the finest select ladies' fitting schools in the East, at \$2,200; a widely-known Eastern business school, \$2,100; Lynchburg, Va., High School, \$1,600. They are coming all the while. We are both losing money if you do not have an up-to-date enrollment with us.

The NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. GARLORD, Manager

(A Specialty by a Specialist)

Prospect Hill, Beverly, Mass.

Your Future

Your future depends upon present action. How about your salary and prospects for promotion? If you desire a change, now or later, we will put you in a better position than can be secured thru any other source, or there is no commission to pay. No obligation to accept any place. Confidential service. Largest Bureau for Specialists. Write for details.

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Contains an ideal course for dictation in short-hand classes. This book contains letters from a teacher to his former pupils who are out in the business world. These letters contain excellent suggestions, advice and information to those entering into business life. One or more of the letters may be used as a base for discussion in the correspondence department. Good English is found in these letters and a list of nearly one thousand words is given, with space allowed for the outline for each word. These letters are interesting, refreshing and inspiring, and would have a tendency to increase interest in your English and shorthand departments. Include a copy of this valuable book with each list of supplies. Give the book a trial and we know other orders will follow. How many copies shall we send you?

Price 50c per single copy, or 30c per copy in quantities, prepaid

Zaner & Bloser Company

Publishers

COLUMBUS, OHIO

The Gregg Normal Session

A training course for teachers of Gregg Shorthand and correlated subjects given annually at Chicago each summer.

Gregg Normal training is a wonderful help to teachers of experience, and to those about to enter the commercial teaching profession it is practically indispensable.

Without any question the need for more teachers will be greater than ever next year, even though the World War ends immediately.

It is not too early to make plans now for getting this highly specialized training at Gregg School.

Write today for catalog and printed matter.

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are my specialties. Were you satisfied with your last year's diplomas, and the price you paid to have them filled in? Write for samples and prices. 12 cards, plain or fancy, 25c.

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BE A BANKER

Prepare by mail in spare time for this attractive profession in which there are great opportunities for both men and women. Send at once for free book, "How to Become a Banker," by Edgar G. Alcorn, President,

American School of Banking, 29 McLeane Bldg., Columbus, O.



Long Write

I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.



France did a wonderful piece of work in tabulating its homeless mothers and children. Through a card index system of refugees it was enabled not only to bring scattered families together, but to locate those families near to their soldier relatives so that they might lose none of their precious furlough time in long railroad trips to meet their kin. When it is considered that many of these refugees were scattered all over Europe, and that the buildings of some towns were so completely pulverized that even streets could not be recognized, the magnitude of the task can be estimated. The above picture shows some of the tabulators at work.

The Art of

ENGROSSING

P. W. COSTELLO
Scranton, Pa.

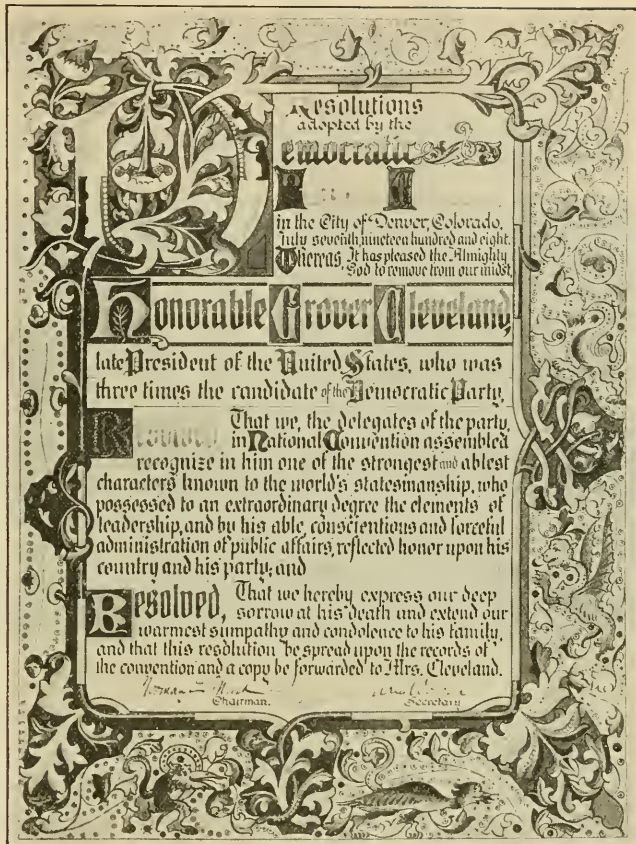
The accompanying reproduction of a piece of engrossing belongs to the type or style known as illuminating, and is an example of the treatment of work originating in the 14th and continuing thru the 15th century. It will be noted that the entire border design springs from the large initial "D" and is carried

around the entire design, forming a very beautiful frame effect for the reading matter of the resolutions. The entire background of the border design is burnished gold and the initial "D" and ornamental portions of the border are in various shades of vermillion, French blue, yellows and emerald green. The lighter portions of the border are the blues and the darkest the vermillion. All of the colors employed are opaque, being mixed with Chinese white. The lighter shades of the color are painted on first and the darker ones in the order of their density. The grotesque animals found in the border are also of the period above mentioned. After the painting in done outline the entire design in black with a No. 5 Soenneken pen. The white dots and lines throughout the work are Chinese white, the straight lines being ruled in with a ruling pen and the curved ones freehand with a No. 1 brush. This work was executed on a sheet of Reynolds Bristol board, four ply, which presents a firm smooth surface absolutely necessary for this particular style of work. The size of the engrossing is 12x16½ inches. The main lines in the delicate tracery used as a filler throughout the border are black and the short branches leading off from them are a light red. The circles at the end of the short branches are filled in with green and the center of each is a dot of burnished gold. The tracery used in the reading matter is in red.

The initial "R" and all of the lower case letters in the word "Democratic" is in two shades of vermillion. Initial "W" in "Whereas" in French blue with stripe of red in the center.

Initials "H, G, and C" in the words "Honorable Grover Cleveland" in two shades of blue with background of gold, and the lower case letters in two shades of vermillion.

Initial "R" in first "Resolved" in two shades of red with gold background and lower case letters in two shades of blue. The second "Resolved" is just the reverse in color scheme. To those who are not familiar with the beautiful art of illuminating would say the original work



must be seen to be properly appreciated because its real charm, apart from the careful painstaking effort required to produce it, lies in its color scheme, which of course is entirely lost in the process of reproduction.

WAR AND HOME STUDY

On account of the war, the high cost of living, and the great demand for labor, thousands of young people will be unable this year to attend high school and college, and thus must utilize their spare time in taking home study courses by mail.

Special Rates for Courses Offered

Civil Service	English	Law
Grammar School	Typewriting	Bible
High School	Bookkeeping	Agriculture
Normal	Shorthand	Drawing
Engineering	Domestic Science	Real Estate
Salesmanship	Story Writing	Automobile

Over One Hundred Branches Included
Thousands of Civil Service and office positions are now open for typewriters, stenographers, bookkeepers, and clerks. We rent and sell typewriters on easy monthly payments. Write for prices and terms on machines.

Enrollment fee \$10.00; "special rates of tuition" to those who apply now. Send your name today—tomorrow may be too late. "DO IT NOW." For "Special Tuition Scholarship" and full particulars address Dept. A.

CARNEGIE COLLEGE, Rogers, Ohio

Frank Kane, Lincoln, Nbr., writes: "I have been a subscriber to your paper for the past three years and have always found it very helpful in my work. Last year I was supervisor of penmanship in the Clinton, Iowa, schools. Two years previous to that I had charge of the commercial work there. At present I am head instructor in the commercial department in the high school in Lincoln, Nebr., and know that your paper will be a great help to me."

C. B. Bloom, recently Principal of Public Schools of Alameda, Pa., is now assistant cashier in a new National Bank which was opened June 1st in Irwona, Pa. Mr. Bloom, who has been a penman and commercial teacher for a number of years, reports that they are doing a nice business and that the prospects for the future are good. THE BUSINESS EDUCATOR and his professional friends wish him success in his new line of work.

Rapid Old English

abcdefghijklmnopqrstuvwxyz
 ABCDEFGHIJKLMNOP
 aopqrstuwxvz s
 Profitable 1234567890 Lettering

BROAD-PEN LETTERING, by E. A. Lupfer, with Zanerian

LESSON No. 5—Rapid Old English

No letter is used so extensively and is so artistic and enduring as the Old English. You will do well to master it in its various forms.

The alphabet herewith represents the rapid, unretouched style used in filling diplomas, etc., where speed is required rather than fine finish. No retouching with a fine pen is necessary except where a mishap occurs.

Beginners should use a No. 1 broad pen before using smaller sizes of pens.

Use head and base lines and see that you follow them closely, for uniformity of height is necessary as well as uniformity of spacing. The space between letters should be the same as in letters. The letters should be taller than wide. Avoid square looking letters as a rule. Lettering should be neither too narrow nor too wide. It should be solid, not scattered. Where we have to crowd lettering we make it tall and narrow, and where we wish to spread it to cover space we make it low and wide. Unless you follow this plan your work will look crowded or squatty, or not proportioned well.

There are many styles of Old English, and the ideals of penmen as to the standard vary slightly. The alphabet presented herewith represents our ideal of the standard. All should master the standard form before cultivating individuality. While individuality is commendable when it is good, you must know the standard styles to avoid mistakes and freakishness.

Study the joinings, corners and parts of letters, etc. See how often certain strokes are repeated in different letters.

The "spurs" in Old English should be neither too small nor too large. Let them extend about half the width of the pen, or one nib on the small letters. The spurs in the center of the capitals should be rather large and circular with sharp hair-line beginnings.

The head and base strokes should slant in the same direction and be curved evenly. They should not be too large and heavy. Study proportion.

Study and practice carefully and you will make headway. After you have learned to hold the pen and dip ink carefully, (dip slowly and keep ink-retainer clean), your biggest problem is to get an accurate ideal of the forms.

Clara Haas, who was last year in the Coalgate, Okla., High School, now is teaching Gregg shorthand and book-keeping in the Sault Ste. Marie, Mich., High School.

J. R. Jones is in charge of the commercial department of the Richmond, Ind., High School following L. A. Newgard, who has gone with the Wright Airplane Company, Dayton, Ohio.

Mrs. Edna Watson Holtz, formerly Miss Edna Watson, goes from the New Ulm, Minn., High School to the Charlotte, Mich., High School as commercial teacher.

Racine College, Racine, Wis., publishes a beautiful catalogue, splendidly

printed and artistically illustrated with views of buildings, etc. The institution prepares boys for college, from the seventh year in the grades to the sophomore college year. It has a reputation for high grade training and for character development.

The Mankato, Wis., Commercial College is mailing one of the most attractive, post-card size, colored folders, showing eight views of its building and rooms, we have ever received. The building is fire-proof, four stories, and splendidly furnished. The photos show a very large attendance.

G. D. Grisct, Evanston, Ill., High School, who is conducting a course in

business writing in THE BUSINESS EDUCATOR, believes in taking his own medicine, for we have received a club of 92 subscriptions from him, which indicates that his classes are enthusiastic.

Mr. M. D. Anthony, of Maryland, and Miss Margaret Ebert, of Wisconsin, both Zanerians, were married Sept. 29th, 1918, and are now at home in Oklahoma City, Okla. Our best wishes are hereby extended.

Mr. H. A. Roush, of Letart Falls, O., now heads the Commercial Department of the Charleston, W. Va., High School. Mr. Roush is a many sided man, a fine penman, and a jolly good fellow generally.



TYPEWRITING RECORDS

In October Geo. Hossfeld won the International Professional Typewriting Championship, writing 144 words net per minute for one hour, and Minnie Regelmeyer won the Novice School Championship, writing 108 words net per minute. Both were pupils of Spencer's School, Paterson, N. J., where Barnes' Typewriter Instructor was used.

L. W. Zinn, Pres. Riverside, Calif., Business College, has favored us with a list of 45 subscriptions. Mr. Zinn writes a very practical hand and is no doubt interested in good penmanship. With his supervision and THE BUSINESS EDUCATOR in his classes we expect excellent results to be secured.

Mr. P. P. Freeman, who has been teaching in the Commercial Department of the Hartford, Conn., Public High School for a number of years, has accepted a position as auditor for the Capewell Horse Nail Company of Hartford.

HONOR ROLLS

For the one in service, Place for Photo, Printed in Colors, filled in with Beautiful Writing. Agents Wanted. Big Com. Quick Sellers. 3c Stamp for Sample and Terms. E. L. Blystone, Pittsboro, N.C.

12 NAME CARDS FOR 25c

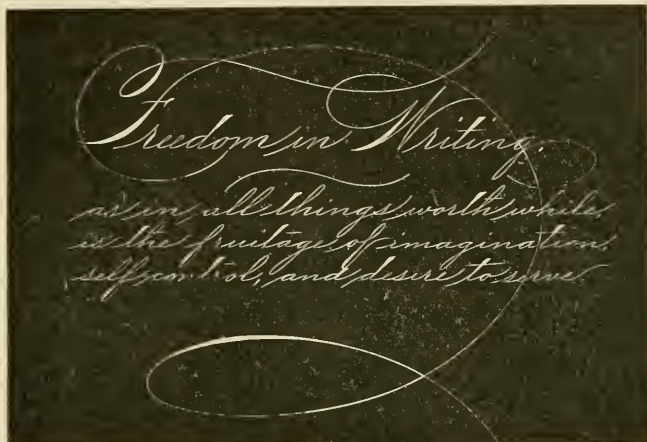
Special to Penmen

Blank Honor Rolls, 10 for \$1.50, 20 for \$2.25, 25 for \$2.50, 100 for \$8.00. Write today.

E. L. Blystone

Business Educator

By the Editor



Short Cut to Plain Writing

The book is typical of the title, a real "Short Cut to Plain Writing." But if your own writing is plain, this book may help you to make it still better looking by aiding you to discover the poor places in it. Then, too, it gives the clue to less practice and more improvement and less teaching and better writing on the part of your pupils.

It's different; it's unconventional; it's stimulating; it's helpful; it's concrete in its suggestions.

Price 25c, prepaid. C. P. Zaner is the author.

Zaner & Bloser Company
Penmanship Publishers
Columbus, O.

To Primary Teachers Interested in Writing

Stories appeal to children. They live and revel in the world of Fairy and Fable.

Can you tell a good story or relate a fable that connects with the work at hand? If so, you'll enjoy all the more "Funny Fable Folk" in writing by Jno. O. Peterson and Alice E. Strong. If you can't tell a story, perhaps this book of fable and fancy in writing will lead you to discover the secret and philosophy of both writing and story telling. Who knows?

Anyhow, it's a unique little volume designed to delight children and to relieve the teaching of writing of so-called drudgery.

The picture and motion exercises lead to letter motions and forms and thus to writing. Something original and yet simple and easily employed and applied.

Birds, Frogs, Mice, Bees, Fishes and Woollyworms all act out the art of writing in their trysts at flying and jumping and running and swimming, thus suggesting and stimulating the first struggles in handwriting.

It is not so much a system as an inspiration, suggestion, and method to interest, instruct and encourage the children in their primitive practices.

It is concrete in its philosophy of motion and thus it unconsciously stimulates and safeguards motor activity—the basis of real writing.

Bound in black card covers, black and white illustrations, 24 pages, about 5x8 inches, post paid, 50 cents.

Unique, original, adaptable, applicable, vitalizing, concrete, modern.

Zaner & Bloser Publishing Company
Penmanship Specialists
Columbus, O.



DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Rapid Lettering

This style is based on the Roman letters and is recommended as a most practical style for purposes where speed and legibility count for more than accuracy or artistic finish.



Rule lines for height about one inch apart, also vertical lines to prevent sloping letters. Use pencil only to indicate general

size and spacing of letters. Estbrook's drawing and lettering pen No. 2 was used for alphabet. The thin stroke of letter represents width of pen, two strokes being required for thick part of letters. This letter requires no retouching, and its accuracy must depend entirely upon your skill instead of any mechanical devices whatever. Good spacing and good form are, of course, highly essential for best results. A No. 5 broad pointed pen was used for the smaller lettering.

The initial "A" is highly decorative and will afford considerable careful study. First, sketch in pencil, aiming for balance and action, then follow

with a detail drawing, suggesting color values.

Aim for strong, vigorous lines in your color tones, varying the thickness and spacing of lines to produce the different gradations of light and shade. Observe how effectively the leaves melt into the solid background.

Try your hand on a similar design, making changes here and there to suit the purpose required. Aim for strength and contrast in rendering color values. Balance and action are important requisites in any design.

Send us your copy for criticism.

Recent U. S. Government Educational Publications

Copies of which may be procured by addressing the Superintendent of Documents, Government Printing Office, Washington, D. C.

Bulletin No. 18. Evening Industrial Schools. Issued by the Federal Board of Vocational Education, Washington, D. C.

Lessons in Community and National Life; Series B. By Charles H. Judd and Leon C. Marshall. 264 pages. 15c per copy.

Bulletin, 1918, No. 2. Guide to U. S. Government Publications. Compiled by Walter I. Swanton. Price, 20 cents.

The Annual Report of the Altoona Public Schools is one of the most complete and concise publications of the kind that is received in our office. Table G, a large folder-sheet, gives

the results of the test in speed and quality in penmanship. The 8th grades show an average of 105 letters per minute and a quality of 68%, which, according to Zaner Scale, is 5 letters above the median and but 2% below, revealing a splendidly balanced product. The Irving Building, from the 3rd to the 7th grades inclusive, averages 90 letters per minute and 60% in form. The Madison School averages 84 letters per minute and 63% in form. This represents a better balanced product in writing than the Irving. The average in the Penn School is 103 letters per minute and 59% in form. The 6B average 144 letters per minute and 62% in form. This quality is good considering the phenomenal speed for that grade. The 7A room of the same building average 127 letters per minute and 65% in form, which represents a better balance, but still too high in speed and too low in form, according to the Zaner Scales or Standards.

A PENMAN'S DILEMMA

Dearest Editor—Advise me—

*I don't feel just right,
I can't sleep at night,
I moan and sigh,
My throat is dry,
I can't write or think,
My grub tastes like ink,
My heart doesn't beat,
I've got cold feet,
My head's in a whirl.*

Answer—Then why don't you marry the girl?



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NOPQRSTUVWXYZ
YZ-M&

RAPID MARKING—

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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Pitman's Shorthand Rapid Course. Isaac Pitman & Sons, 2 West 45th St., New York. Cloth, 202 pages, price \$1.50.

The book is designed to assist the learner in the speedy acquisition of a knowledge of the system. The explanations are simple and clear and the stages easy. A series of 20 lessons with 94 exercises comprise the first half of the volume. Additional exercises are provided in the 100 pages which follow and complete the book. It is concise and yet quite complete—apparently containing all that is necessary to learn the art of writing speedily.

Phonographic Word-Building. R. B. Gummerson. Isaac Pitman & Sons, 2 West 45th St., N. Y. Paper, 88 pages, price 60 cents.

A little book designed to give in graduated form word-building exercises to facilitate mastery of rapid and legible writing. Intended to be used in conjunction with the regular text. The entire text is in Pitmanic shorthand characters. The arrangement is good and ought to aid both teacher and taught.

Supplementary Exercises in Isaac Pitman Shorthand. W. L. Mason. Isaac Pitman & Sons, 2 W. 45th St., N. Y. Cloth, 140 pages, price 75 cents.

The book comprises a series of graded exercises on every rule in the system, specially compiled and adapted for use with "Course in Isaac Pitman Shorthand." Much valuable time may be gained in mastering the principles and acquiring the form and meaning of words by the aid of this text.

Accounting Theory and Practice. Unit 1. Charles F. Rittenhouse, B. C. S., C. P. A., and Philip F. Clapp, B. C. S., C. P. A. McGraw-Hill Book Company, Inc., 239 West 39th St., New York. Cloth, 165 pages, illustrated. Price for the manual and three books of forms with business papers, \$3.00.

This volume is the first unit of a series of four texts and practice sets in elementary and advanced accounting, theory and practice, systematizing and cost accounting. Unit 1 is designed to provide a first year's course in bookkeeping and elementary accounting. The ledger account is used as a basis for developing knowledge of bookkeeping. The text begins with a discussion of the theory of debit and credit and gradually develops the

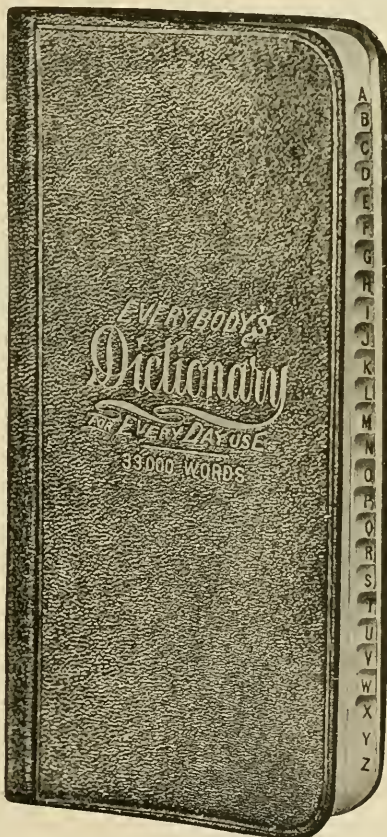
more complex phases of the subject of bookkeeping and accountancy. The volume impresses us as being especially favorable to teachers and students of these subjects because of its elemental character, as it is quite explicit, progressive in its order of procedure, and yet quite practical and complete. The volume before us also impresses us favorably, not only as a text for the students, but as an excellent book for the busy business man who desires to inform himself, by way of review of former studies and past experience, upon the subject of modern bookkeeping and accounting.

Ten Day Shorthand. George L. Dudley. The Dudley Shorthand Com-

pany, publishers, 132 Broad Street, Elizabeth, N. J. Paper cover, 30 pages, price \$1.00.

The author seems to honestly believe that he has evolved a simpler and more practical system of shorthand writing than ever produced. It looks Pitmanic in its strokes but is original in many of its applications and methods of presentation. It emphasizes consonant characters but uses vowel expedients. Characters are shortened and lengthened much as in the Cross Eclectic we learned a third of a century ago. It's a word and character book, as no sentences are given, the words being the keys to sentence or complete expression.

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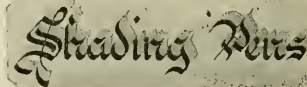
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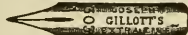


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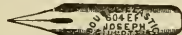
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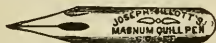
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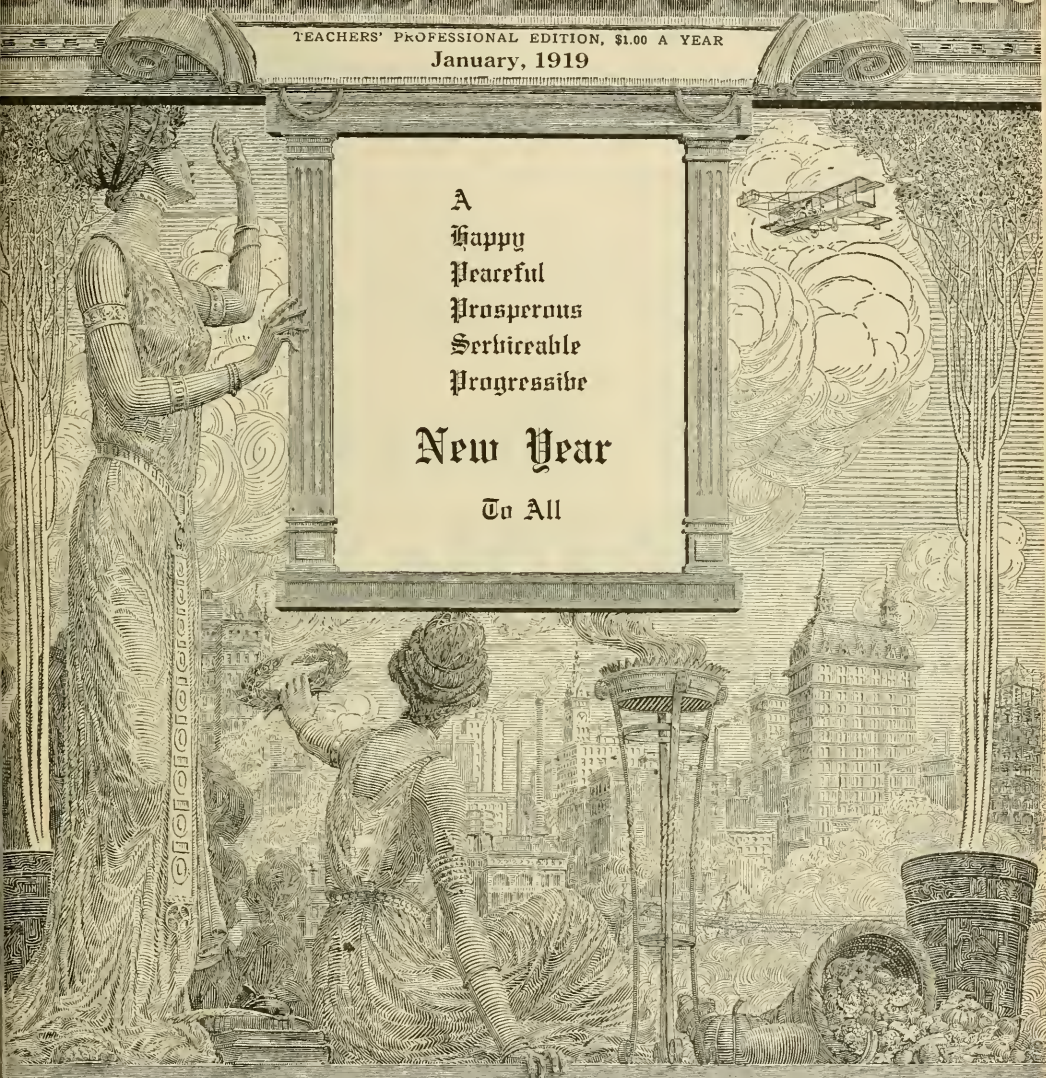
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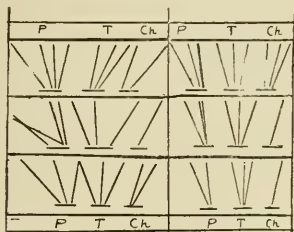
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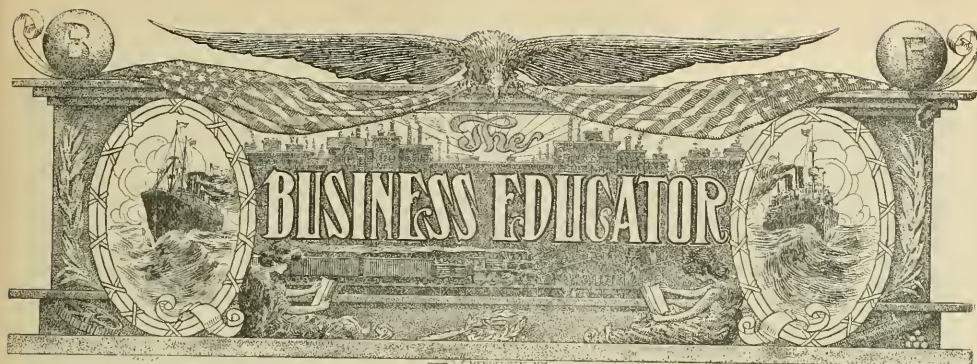
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VOLUME XXIV

COLUMBUS, OHIO, JANUARY, 1919

NUMBER V

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August)
118 N. High St., Columbus, O., as follows:
Teachers' Professional Edition, \$1.00 a year.
Students' Penmanship Edition, 75 cents a year.
(Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

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The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It proposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

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C. P. Zaner

With heavy hearts we have gotten out this issue of THE BUSINESS EDUCATOR. Our Editor, our Chief, to whom we all went for counsel, advice and instruction has been taken from us without a moment's warning. C. P. Zaner is dead. He was killed in an automobile accident seven miles from Columbus at six-thirty o'clock Sunday evening, December 1st, 1918, while returning from Westerville, where he had gone to visit friends. It seems that a Pennsylvania train gave no warning of its approach in the darkness and while at full speed struck Mr. Zaner's machine, killing instantly Mr. Zaner, his wife's sister, Mrs. Mary Irvin, and seriously injuring Mrs. Zaner, who now lies in a

critical condition in a Columbus hospital.

Mr. Zaner was an ardent lover of nature, and his chief recreation was in portraying her in water color painting and in automobiling through the country. He has generously taken the writer and his family, as well as many others, on many delightful trips. It was not an uncommon thing for him to stop his machine to view a sunset or a landscape. To be with him at such times, or while he was painting a scene, one would soon discover the strength with which nature in her diversity and beauty drew him to her.

Mr. Zaner and I have been partners in business for the past twenty-seven years, but on this occasion I keenly feel my inability to convey in words my high opinion of the man. He was every inch a man and possessed a large number of friends from one end of the country to the other, who will be greatly shocked to learn of his sudden death. He was known far and wide as one of the highest authorities on matters pertaining to penmanship, and was also recognized as one of the most skillful penmen in the world.

Our hearts ache for the widow in her loss of a husband she worshiped. Nothing could be more beautiful than his devotion to her.

It seems impossible that we shall never again have the privilege of hearing his gentle voice or of grasping his friendly hand.

Farewell, brother, and companion since our boyhood days! We shall endeavor to heed the lessons of your noble and inspiring life. Farewell!

E. W. Bloser.



Handwriting Helps and Hindrances.

- 1 Conscience, to appreciate, Judgment to know, and Skill to execute, are the helps that remove the hindrances and deliver the goods; these three, but the greatest is Skill.
- 2 Principals, who know, who inspect, who suggest, who command, who train, who exact, are the greatest helps. They foresee consequences and foresee discouragement.
- 3 Materials. Tools need to be suitable and of good quality. Unconsciously and technically they enthrall + discourage. Tablets are sometimes worse than slates - do not let them serve as files or wastebaskets.
- 4 Harder. Short pencils enforce heavy touch or cramp the hand and prevent freedom of movement. The pen above the second grade is constructive; the pencil, destructive.
- 5 Conditions. Right mental attitude on the part of the teacher and right mechanical conditions on the part of the children are more vital than much instruction and drill without them.
- 6 The Proof. The class that does not practice in applied written language with the position, form, and movement taught in the writing lesson has been improperly or insufficiently taught. Exact, not merely expect. Criticise constructively. Firmness is fairness.
- 7 Grade upon the things taught - Position, Form, Movement - in spelling and written work generally; not merely upon form + upon the work done in the lesson.
- 8 Go over spelling paper and compositions with red ink and show error and the correct way. It convinces, encourages, and delivers. It vitalizes because it really helps.
- 9 After all, and above all, Examples not only better than precept, it is the essence of real teaching - it is inspiration. Position, Form, and Movement as practiced by the teacher provide the help + the hindrance.



Developmental Practice

— IN —

Rapid Movement Writing

By

Tom Sawyer

Columbus, Ohio, R. D. No. 8

ABCDEF GHIJ KLM
NOPQRS TUVW XYZ

MOVEMENT EXERCISES

The purpose of movement exercises is to establish certain of the nerve connections for definite writing motions. Repetition of motor impulse makes for improvement in control of energy and accordingly facilitates execution.

Obviously the movement exercise should be developmental in character. There should exist, in other words, a close relationship between the drill and the letter form evolved.

Exercises should function chiefly in overcoming technical difficulties in performance.

The so-called oval and the straight line exercises are designed to cultivate freedom and rhythm of motion, establish simple co-ordinations for control, re-establish circulation, and afford opportunity for the writer to observe correct position and to make proper adjustments for the easy running of the writing mechanism.

The reverse or "indirect" oval exercise may advantageously be used to develop such capitals as Q, B, J, and for the upper- or over-turns, left curves or reverse motions as in small m and n. The awkwardness usually found in practicing reverse or clockwise movements is very good reason why it needs to be given more serious attention. The left-handed writer finds this movement to be more readily controlled than the "direct" motion.

Capitals O, A, C, E, D logically and practically evolve from the "direct" oval motion, as well as do all letters containing lower- or under-turns, right curves or "direct" movements.

The straight line or "push and pull" exercise is good introductory practice for letters embodying straight line elements, such as capitals P, B, R, M, N, J, small t, d, p, and others.

Undue emphasis should not be placed upon the movement or drill phase of writing with a corresponding sacrifice in quality of letter formation. When movement, and especially speed is stressed, the result is a perverted and distorted concept of both form and motion.

It must be remembered, however, that exercises are only means to an end—the true goal-idea being increased facility, practical rapidity and maximum endurance for the writing act.

Development of s. Exercise 1. Start with an upward curve, reverse motion, swing into the horizontal retraced oval and finish as an s. Count: curve-s-1-2-3-4-5-6-dot. Trace exercise with dry pen and study proportions. Make several lines of the drill one space high, then reduce one-half in the practice.

Exercise 2. Similar to No. 1 with final stroke attached. Pause slightly at the bottom of s at the little arrow before finishing. Count: curve-under-1-2-3-4-5-6, swing. Reduce to one-half space in later practice.

Exercise 3. Study proportions closely. Draw first form in the tracer and increase speed in retracing until confidence and power is developed. Count: curve-close-finish, or 1-2-3, or 1, 2 for the up strokes only. Watch position.

Exercise 4. Swing from the retraced "direct" oval to the s without pause. Count: 1-2-3-4-5-6-s, swing. For single s, count: 1-2-3 or 1, 2. Practice each number or exercise, letter, etc., across the page, and not as arranged in the development.

Exercise 5. Count: 1-2-3-4-5-6-stop, 1-2, 3-4, 5-6, swing. Practice line after line. Close each s, and space equally. Cultivate an easy, swinging, rocking lateral action. Keep it up!

Exercise 6. The reversed, retraced oval attachment aids in developing the controlling pause for closing s. Pause at small arrow and go to the letters in group-form.

Exercise 7. The S. O. S. exercise is a good one to develop freedom and control in forming the under curve in s. Count: curve-1-2-3-4-5-6, glide-1-2-3-4-5-6, curve-1-2-3-4-5-6, swing.

Exercises 8 and 9. Count: curve-close, 1-2-3-4 to 10, or 1-2, 1-2-3, etc. Begin and end the i-like action with a small s. Be careful to keep top sharp and to close at the base.

Exercises 10, 11, 12. Alternate s with such letters as e, r, o, etc. Practice a page or more of these excellent "movement and form" combinations. Observe uniform spacing. Note size, slant and finishing strokes. Close s, loop e, shoulder r, round out and close o at top. In No. 12, s does not close at bottom when joined to o.

The practice words are good ones for application of s. Write freely and plainly. Criticise your efforts, then practice to improve.

Developmental Exercises. Frequent practice upon these drills will aid in developing strength of movement and lightness of touch. Each line and variation should be written many times. Almost all penmen use similar drills to "trim up" on before writing copies, etc.

In lines 1 and 2 gradually diminish the height or extent of the movement. Be as systematical as possible in your practice work. Make each page a model in neatness of arrangement. Strive to make some improvement on every line attempted. Watch position for health and efficiency. Make an inventory of yourself from time to time, as concerns your sitting and writing habits.



Development of U. **Exercise 1.** Make the small reverse compact oval at the rate of from 200-250 revolutions a minute. Keep lines closely spaced. Use a light elastic touch of the pen to the paper. Try the reverse loop exercise as shown in the copy to the count: start-1-2-3-4-5-6-7-8-9-10.

Exercise 2. Start the small open loop rightward and downward. Go quickly into the direct elongated oval attachment and complete. Count: loop-1-2-3-4-5-6-swing. Keep in mind the form of capital U.

Exercise 3. Count: loop-1-2-3-4-5-6-down-down-down-etc. Practice this drill thoroughly. Keep slant and spacing regular. Make downward lines rather closely spaced.

Exercise 4. Start the capital U and retrace the last down stroke six times. Down strokes should slant similarly. Alternate with the single capital U.

Exercises 5 and 6. Keep the small initial loop out from the left side of the U. Make turn rounding at top. Both down strokes should slant alike. Do not loop the second part. Finish like capital A. Count: 1-2-3. Drop finish pulls in the direction of the elbow. Study form of letter carefully. Practice freely with the arm movement. Alternate the U and N line after line. Think clearly and act quickly. Keep space, slant and size regular.

Exercises 7, 8, 9, 10 are excellent to combine the capital and small letter movements. Earnest effort on these will be worth while. Write each of the words many times. These words were written very freely while sitting in a good position. Be sure of your position. Be sure to round out the tops of n and m, close o, a, d and p, cross t and dot i, hook the c, loop the e and l, and watch the shoulder of r.

The capital U may connect very practically with small letters in the writing of words, or it may be made freely and well with a "drop curve" as shown in "Uncle" and "Utica."

To designate that one style of U should be used in preference to the other would be an emphasis of non-essential features. To insist on a certain style would be sheer pedantry. Use the one you like and can make best.

Development of t. Be sure that the body, hand, pen and paper are in correct position.

Exercises 1 and 2 begin and finish like t. Start with a forceful upward curve. Go quickly into the straight line exercise. Watch slant, size and quality of line. For exercise 1 count: curve-1-2-3-4-5-6-7-8-9-10-swing. For exercise 2 count: start-1-2-3-4-5-curve. Keep spacing uniform between the drills. A light touch is desirable and should be cultivated.

Exercise 3. Count: curve-1-2-3-4-5-6—1-2-3-4-5-6-7-8. Emphasize the down strokes. Aim to combine strength of movement with lightness of touch. Spacing, slant and height should be uniform.

Exercise 4. Alternate the drill and two letters made singly. Retrace the t half its height and cross carefully at two-thirds its height above the base line.

Exercises 5 and 6. Every good t should contain a good i. Curve the up stroke and make the down stroke straight and slanting. Retrace one-half its length. Keep turn narrow at base line. Cross the main stem stroke carefully. Count: 1-2-3, cross or 1-2, cross (up strokes) for single t, and 1-2-3, cross for "double" t.

Exercise 7. Alternate in word-like manner t and i, t and u, t and o, etc. Observe uniformity of size, slope and spacing. Always cross the t with care. Do not raise the pen. Cross the t's last. Never form a loop in making letter t.

Exercise 8. The words "tuition" and "tattoo" are good for study and application practice. Spacing should be wider between than in letters. Keep slant regular. Close o and a, dot i, and cross t, begin and end words with care and freedom. Be plain, graceful and rapid. Practice separately each of the words in the suggestive sentence. "Direct attention to the retraced part of letter t" is an excellent thing to bear in mind during the practice and at all times when writing.

Development of V. **Exercise 1.** Be sure of position. Relaxation of arm muscles is essential to freedom and control. Think clearly, and act quickly. Count: 1-2-3-4-5-6, swing. Pause momentarily at the top on the count of 6 before finishing. Make the ovals narrow and of similar slope, size, spacing.

Exercise 2 starts and ends like capital V. First study what is wanted and then practice intelligently. Keep oval narrow and pause gently before final stroke. Count: loop-1-2-3-4-5-6, swing.

Exercise 3. Count: loop-1-2-3-4-5-6-7, swing. Make down strokes regular in spacing, length and slant. Use push and pull action. Ease of movement at a controlling rate of speed is essential. Practice line after line of this drill. Be systematic in arranging work on the page. Watch position.

Exercises 4 and 5. These drills are good to develop power and confidence in beginning and ending the V. Mental alertness is necessary to develop skill. Pause slightly at the finish of V.

Exercise 6. Count: 1-2-3-4-V, finish for the drill and 1-2, 3 for V. Watch spacing. Keep body of letter relatively narrow. Quality of line should be smooth, free and firm.

Exercise 7. Count: 1-2-3 for V. Start the initial loop downward toward the right. V starts like U or N and finishes like small v. Study forms carefully and make frequent comparisons with the copy.

Exercises 8 and 9. Count: loop-1-2, 1-2, 1-2, etc. Keep turns similarly rounding at both top and bottom. Do not raise the pen. Spacing, size and slope are important. Gradually diminish the V in size to small v in five acts.

Exercise 10. Alternate the capital and small letter movements. Many of the capitals and small letters are essentially similar in construction, differing chiefly in size. Count: 1-2-3 for both letters. Practice a page or more of this drill.

"Mr. Vernon V. Vascome, Windsor, Vt." is a good line for practice on capital V. Try each of the words in the line separately at first. "Miss Verna Victoria Vance, Vassar," is also a suggestive line.

Development of D. **Exercise 1.** Touch the paper lightly with the pen. Glide the hand upon the third and fourth fingers. Roll the arm on the muscle near the elbow. Count 1-6 for the oval and 1-6 for the straight line retrace. Finish freely and gracefully.

Exercise 2. Start like small a and go quickly into the straight line compact exercise at about 300 down strokes a minute. Count 1-8 and repeat for the push-and-pull. Close the a part of the drill and keep the lower turn narrow at finish of exercise. Slant should be uniform.

Exercise 3. Count: start-oval-1-2-3-4-5—1-2-3-4-5. Let the count fall on the down strokes. The retraced stem of the d may be omitted as shown. Count: curve-d-1-2-3-4-5-6.

Exercise 4. Alternate drill and single letter, line after line. See that the slant of straight down strokes is uniform. Close the "a" part of d. Keep lower turn narrow.

Exercise 5. Count: curve, 1-2-3-4-finish for the drill and 1-2-3 for the d. This time emphasize up strokes in the d. Give attention to slant, size and spacing.

Exercise 6. Each d should contain an a and an uncrossed t. Keep the turns at base line rather narrow. Always close the d, and avoid looping the stem. Count: 1-2-3 on up strokes or "a-1-2" for down strokes. The oval part would be made on the count of 1 and the stem on 2. Watch position.

00000 ²o o o o o ³u u u u u

u u u u ⁵u u u u ⁶v v v v v ⁷v v v v v

v v v v ⁹v v v v v ¹⁰v v v v v

Mr. Vernon V. Vascome, Windsor, Vt.

d d d d ²~~d d d d~~ ³d u u u d u u u

d d d d ⁵d d d d d d d d ⁶d d d d d

⁷d a d a d ⁸d t d t d date paddle

"d" does start as "a" and end as "t."

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0
1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0	1 2 3 4 5 6 7 8 9 0

276	492	618	672	816	834	294	436	276
951	357	753	159	357	159	753	951	951
438	816	294	834	492	672	618	276	438

000000 ²p p p p p ³p p p p p

⁴p p p p p p ⁵p p p p p p ⁶p p p p p

Keep pen, paper in proper position.



Exercises 7 and 8. Alternate d and a, or d and t in the practice. Strive for uniformity in size of oval, in slant of down strokes, and in spacing between letters. Close a and d and cross the t. Write several pages of these letters. Pause occasionally to study copy and make comparisons. These may also be joined in groups of four. Practice the words "date" and "paddle" in a free, graceful and confident manner. Cultivate ease and strength in your gliding action between letters. Do not lift the pen while writing the words.

The sentence contains many elements or principles f and in small d. Each of the words should be practiced separately and then as given in the copy. This sentence does not begin with a capital letter, but is an exception to the rule.

Review of Numbers. Write the figures 1 2 3 4 5 6 7 8 9 0 four times across the page as shown in copy. Make them, first of all, plainly. Be quick, be neat. Keep them small and spaced properly.

Turn paper and practice the figures in two vertical columns. Study plan of arrangement. Spacing and size of figures are important. Plenty of white space around the numbers makes them easily read or recognized. Practice line after line of this column arrangement. Pause at times to study, compare, and to note improvement.

All of the groups of numbers in the last division of the copy are called "magic squares." Each column of the square will add 15 any way you go. 2, 4, 6 and 8 on the corners and 5 in the middle is the key to the grouping. Add them, try them, write them plainly, freely, systematically.

Always close 8, 9, 0 and 6. Keep 4 low. 1 and 4 stop on the base line. 7 and 9 go below the line a trifle. Cap 3 last. Start 8 like italic "s."

Development of p. Exercise 1 contains the principal motions found in small p. Retrace the straight line six times, adding initial and final strokes as shown in copy. Retrace the reverse oval six times. Pause momentarily for change of motion. Be free, graceful, and rapid.

Exercise 2. Study proportions of drill. Start on the base line, retrace the stem stroke four times and go to the reverse oval retrace. Count: curve-1-2-3-4-1-2-3-4. Act quickly.

Exercise 3. Count: curve-1-2-3-4-oval, swing. Pause slightly before finishing. Close letter at base line. Keep slant uniform and spacing regular between drills.

Exercise 4. Alternate the drill and letter to the count: curve-pull-1-2-3-4-5, swing, curve-pull-oval, swing. Think clearly before acting.

Exercises 5 and 6. Curve the up stroke of p considerably, and retrace the lower part up to the base line, then make the reverse oval closed at bottom, and finish. Count: 1-2-3-4 at the rate of from 45 to 50 a minute. Join four letters to the count: Start—1-2, 3-4, 5-6, 7-8, swing. Make down strokes when counting 1, 3, 5 and 7. The sentence is a timely suggestion. Practice each word individually before writing sentence as a whole. Always keep slant, spacing and size uniform.



Contributions in Business and Social Writing

G. D. GRISET

Evanston, Illinois, Township High School

A Good Handwriting
Means a Well Trained
Hand, and that is the
Key to Efficiency.

LESSON No. 10

This lesson, being the last, is devoted to page writing. If you've worked diligently on the previous lesson, you'll not find this one very difficult.

Often, the ability to write a good, clear cut letter (of application) gives one a chance to prove his worth in some desired position. Good writing, like music, has an universal appeal. Everyone admires a graceful, flowing, business handwriting. So, oftentimes, a well-penned letter of application has a greater influence on the reader than most applicants imagine. Even though writing may not be part of the work to be demanded of the desired employee, a well written application has its good effect, for the employer knows that it took willpower and stick-to-it-iveness to acquire the required skill—and willpower and the ability to stay with a job till he accomplishes it, is what all employers want their employees to possess.

Don't think (as some people do) that poor penmanship signifies a high plane of mental development. It doesn't, for I've met many boneheads who were miserable penmen, and I've run across some brainy men who were good penmen.

I'm grateful to Principal Wilfred F. Beardsley for the following letter, expressing his opinion of the value of penmanship. Mr. Beardsley's opinion carries weight, for he is not only a thoroughly wide awake educator, but a master of Latin, Greek, Sanscrit, etc. In spite of the above mentioned accomplishments, he has had time, in his busy career, to become a very good penman.

The other letter expresses my attitude toward the Zanerian College. Having profited very much from the time I spent as a student at that institute, I wish, in this way, to put others wise to the fact that I consider it the mecca for all ambitious penmen.

If you intend to take up writing as a profession, don't waste time; go to the Zanerian right away.

You will make better headway if you concentrate your effort on one thing at the time.

Write each of these letters over and over again, and try each time to improve the margins, slant, spacing, and general appearance. Don't be satisfied with four or five copies—make about twenty of each.

In conclusion, I wish to say that I've refrained from inserting various forms, or styles of letters, some of which might have pleased certain readers more than these that I've presented.

I believe one should learn to do well one thing at a time. Being limited to ten lessons, I chose the letters that I considered easiest to learn, and most rapid in execution, although, in so doing, I found it necessary to omit some graceful styles that I admire more.

Evanston Township High School

Evanston, Illinois.

Wilfred F. Beardsley,

Principal.

December 7, 1917.

My dear Mr. Grisct:

The acquisition of a legible, uniform, and rapid handwriting is of great importance to every boy and girl. The value of it I see more clearly each year. To start life without this is to start with a serious handicap.

Please believe that I am most appreciative of what you and other teachers of penmanship are doing to arouse interest in this work, and to help perfect the penmanship of those under your care.

Very truly yours,

Wilfred F. Beardsley.

Mr. L. D. Grisct,

Per L. D. G.

Evanston,

Illinois.

Evanston Township High School.

Evanston, Ill., Dec. 7, 1917

Mr. Wish Much,

Dreamland, N.Y.

Dear Friend,

What skill I possess, as a penman, and what ability I have as a teacher, of penmanship I owe, directly or indirectly, to the Zanerian College of Penmanship, at Columbus, Ohio. Concerning my work there I have but one regret - that I didn't enroll six years sooner.

If you are a penmanship enthusiast; if you wish to teach or supervise writing in the public schools; if you have heard the call for better penmanship there is but one training camp for you - the Zanerian College, of Columbus, O.

If you will pay the price in hard work, the Zanerian will make you proficient.

Your friend,

L. D. Grisct.



EDITOR'S PAGE

PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods, Form with Freedom from the Start.

THIS CHRISTMAS

This Christmas, above all others, it seems to us, is the Christmas of service. Christ Himself served in order to save, and service must continue to be the key to salvation. Therefore we wish for all salvation in proportion to service; that salvation which means peace of mind, a clear conscience, and the joy of living and serving and loving.

"Peace on earth, good will toward men" now seems nearer to reality than ever before; may it become as real as it is ideal. The wholesome outlook upon life; the optimism that breeds and spreads cheer; and the faith in fellowman that is willing to risk and to give the "benefit of doubt" is the practical application in every day life of the biblical declarative injunction quoted above.

So with the spirit of charity, gratefulness, and brotherhood animating our hearts, we wish for you all that you wish for others.

To those still in war service and away from home, we wish them all they deserve in that peace of mind which surpasseth description and which alone can be the heritage of those who both sacrifice and serve for the welfare of the world.

This Christmas, as never before, we are glad to be a part of the nation which above all others has stood for world democracy, and fought for it when it was a mere theory, and persevered in it for a hundred and forty-three years until it seems a probable reality in the near future. Amen.

HANDWRITING IDEALS

Political ideals and social casts are not the only human institutions and customs that are being smashed and modified by the war, but nearly everything is being changed to conform to the "New Order." Handwriting instruction, even more than the art itself, is one of the changed and changing theories and practices.

Many lament the passing and modification of technical formalities and mannerisms, but growth itself is change. Teachers of writing, both special and general, were too much wrapped up in the hair-line distinctions in form, position, and movement for the welfare of the pupil or for the welfare of the art itself for universal language usage.

We must recognize that the ideal hand is a combination or blending of the individual and the universal—the formal hand or style of writing needs to be fitted to the individual before it becomes truly serviceable as a language vehicle. Many a good hand has been lost to the world through a nagging insistence that pupils sit just so, move just so, and write just so.

Too many rules kill the spirit. Too many restrictions kill spontaneity. Change the form of writing only when its style blocks improvement. Improve writing and monkey as little with style as necessary. Too many teachers are stylists rather than constructionists. They are sticklers for their particular form of letters and are too narrow to know that there are others just as good and better for some individuals.

So let us develop the individual by adapting writing to his needs as well as by training him into universal formalities in reading or recognition of that which has been written. For there are usually two or more parties concerned in a handwriting and its message—the writer and reader or readers. Enough formality for easy reading is nine-tenths of all the form that needs to be taught. And enough arm co-operation with the fingers to increase ease of execution is about all there is to the over-worked movement phase of teaching and execution.

On with more efficient and less technical instruction and writing.

*Now!
Young
Men!*

Now! Young Men! is the time to choose a career. Now, before you settle back into old grooves. Success and happiness hinges upon doing two things: doing the thing one enjoys doing, and doing the thing the world needs done and doing it well.

Now is the time to qualify in the things you are qualified by nature to do well and enjoyably and which the world needs.

Do you relish Language? Then Shorthand would serve you well because it is the tool of language expressed upon paper.

Do you enjoy Arithmetic? Then Accountancy would appeal to you, because it is the language and record of values.

Do you admire good Penmanship? Then the teaching or supervision of writing or the engrossing of diplomas and resolutions would appeal to you and serve you and humanity.

There is an increasing demand for all three of these lines of activity and at good compensation.

If Agriculture, Manufacture, Merchandising, Salesmanship, Mechanics, Chemistry, etc., appeal to you stronger than Shorthand or Bookkeeping or

Penmanship, then you should qualify in those lines. But this fact is significant, that all persons need a commercial education in order to succeed financially in any line of life's work, because all have financial problems to solve.

THIS NEW YEAR

This New Year comes pretty near being a new year in outlook, in opportunity, and in service. If it is not a new year in each of these, then we have not lived and loved and served fully. For certain it is that in spite of whatever discord and chaos that still exists, the world is less bound to tradition and domination than ever before.

This New Year of 1919 opens with a different horizon than that which confronted 1918, and therefore the mental and spiritual outlook is stimulating, particularly if our lives are not clogged by gluttony and our consciences by profiteering. And few indeed of our readers are troubled with these suicidal physical and spiritual conditions, for the profiteer does not subscribe to the B. E., but to secret bonuses instead.

This New Year begins with wide-open doors of opportunity to many who never before knew the salvation of service, the brotherhood of man, the chance to make good in deeds and dollars. Civil life will look good to those who have served world life, and will be employed to serve a larger and more universal good than the world has ever experienced.

This New Year opens auspiciously to all who aspire, and to all such we extend greetings and well wishes for individual freedom, believing that to be the key to world deliverance and a desirable world destiny. Co-operation, consideration, and trustfulness are the spiritual and material keys to world peace and prosperity.

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EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education**

THE 1919 OUTLOOK

The outlook for commercial schools for 1919 is promising. Thousands of young men who contemplated a commercial course but who entered the war service instead will now pursue such a course upon entering civil life. And many of those who have been injured will take up such work under the tuition of Uncle Sam, who will pay the tuition bill.

Thousands, too, who had no intention of going to school but who have been aroused to the benefits and importance of an education, will now turn to the commercial school for training in efficiency in the fundamentals of Spelling, Penmanship, English and Arithmetic, and in the technical subjects of Bookkeeping, Shorthand, Typewriting, Business Laws and Customs, Commercial Geography, etc.

At this time there appears to be no Eastman at the Mustering Out stations, as in '65, but times have changed and other methods will be employed. It is significant that in '65 Commercial Education was little known, unrecognized, and looked down upon by those who did know its real value, but today the government itself is looking to the better commercial schools for commercial training, while high-brow institutions are introducing commercial courses.

What a change! What an outlook for 1919!

MENTAL

MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

The Call to the Commercial Schools

So far as the fighting goes, the war may be considered over. But the big new job that the war has made for the world has not yet begun. So suddenly has the great cyclone ended that we have hardly had time to note the changed landscape and the wreckage that it has left in its path. Never again will the world be what it was before. The situation makes me think of San Francisco after the fire. Crowned heads have toppled or are toppling. Stolid autocracies that have vegetated for tens of centuries are being converted into seething democracies. The magic bottle has been uncorked and the giant is free. There will be an end of kings and other pets of fortune who have held sway



through the privileges of caste and birthright instead of merit. At first the new order will affect Europe more than America, politically. The great change here will be industrial and economic. For the first time, we shall be a great maritime nation with our flag waving in every harbor in the world. Our pre-eminence in food products and in cotton, coal, iron, and manufactures will make us both purveyor and carrier to the impoverished lands of Europe—impoverished both in men and in products. The war has hardly scratched America economically. Despite our war wastage, we are in a vastly better position industrially than we were five years ago. While Europe owes us more than seven billions, our own war debt is owed to our own people, which is a tremendous difference. From now on, New York will be the world's banking center, and with unimpaired man-power and augmented industrial resources all along the line, we shall be, whether we will it or no, the world's dominating figure in commerce.

Through the privileges of caste and birthright instead of merit. At first the new order will affect Europe more than America, politically. The great change here will be industrial and economic. For the first time, we shall be a great maritime nation with our flag waving in every harbor in the world. Our pre-eminence in food products and in cotton, coal, iron, and manufactures will make us both purveyor and carrier to the impoverished lands of Europe—impoverished both in men and in products. The war has hardly scratched America economically. Despite our war wastage, we are in a vastly better position industrially than we were five years ago. While Europe owes us more than seven billions, our own war debt is owed to our own people, which is a tremendous difference. From now on, New York will be the world's banking center, and with unimpaired man-power and augmented industrial resources all along the line, we shall be, whether we will it or no, the world's dominating figure in commerce.

The thing in all this that should give commercial educators pause and thought, is the evident fact that from this day forward, there will be as never before, a demand for trained young men and women to carry on the work of business offices by modern business methods.

Hereafter, business schools worthy of our times will have to be something more than clerk factories and drill schools for shorthand and typing. Thousands of offices will want people skilled in the use of comptometers, manufacturing machines, filing systems, and many other devices of the modern office. Also, the great sales organizations will be on the hunt for men trained in the psychology of salesmanship, and with the address and initiative to fit them for going to Europe, Asia and South America as successful missionaries of American commerce. There will be needed thousands of first class accountants, and especially, cost accountants, and other thousands who know enough about commercial law, banking and finance to make trusted departmental and business managers.

The dawn of great things is at hand, my brethren of the schools of commerce; are you going to be ready when the sunshine breaks through the hills, or are you just going to mosey along in the same old rut?

It is up to you.

An Hour with the Sage of Holyoke

Nobody who has been reading the Business Educator for the last ten years, needs any "have with us this evening" stuff as a prelude to what I am going to jot down about Charley Cragin. Long ago, he introduced himself to us better than anybody could do it for him. But he has stuck to his job so long in the little Massachusetts town on the Connecticut, that not many of you have had a chance, as I have had, to get a "close up" on him. Well, he is just

about what you would expect—a big expansive, offhand sort of person, as void of pretense as his finely formed head is of hair, stout and rosy, with smiles breaking out all over his mobile face, and a sense of humor that is ever sprouting as spontaneously as wild flowers in spring. He is the sort of man who would be chummy with a newsboy, rescue a kitten from a pursuing dog, or hand a punch to the jaw of an insubling bully without wasting time in preliminary argument.

From all of which, you will understand the pleasure I felt on getting into Springfield the other day, knowing I was going to have time to run up the river for a little season of nose-rubbing with the man who has for so long been giving a touch of human interest to the pages of the Educator. If you have never had the pleasure of a trolley ride along the Connecticut in autumn, you have missed something. It is a region of fat farmlands and orchards, big comfortable looking farm houses with neatly kept surroundings, and here and there a little village perched on some spur of the hills, which does not seem fit for much else. Then there is the broad silvery river keeping company with you as the car-line winds along the edge of the valley, and the blue hills of the distant Berkshire country showing up now and then. It was just the sort of ride to put one in good fettle for a visit with a man like Charley Cragin, and I was feeling, as the Colonel would say, particularly bully when I ran in upon him in his workshop.

Of course, Bro. Cragin is a teacher, an incurable teacher, I might say. Years ago, he was one of the stars in L. L. Williams' galaxy out in Rochester, N. Y., but for many years he has headed the Commercial Department of Miss Thompson's fine little school at Holyoke. Also, he was the chief architect of the "M. I. B.," a text on bookkeeping that has been used so long by the schools down in this part of the country, that it has almost become a Sacred Institution like the Catechism or the Westminster Confession of Faith. However, I must say that for my part, I do not find this monumental product of Cragin's pen nearly so entertaining as the lighter product he turns out for the Educator. Maybe this is because I am naturally frivolous.

When two old dogs that are on terms of amity get together, especially, if they have not seen each other for some time, they are very friendly and familiar and personal, and spend a lot of time trotting up and down the road together making mutual observations and exchanging confidences. So it was with Bro. Cragin and me. We had a lot to say to each other which would not be of particular interest to anybody else, and we compared opinions as to a number of things and found ourselves mostly in harmony, which of course enhanced our mutual respect. I was glad to be able to tell him how tremendously everybody is enjoying the most inter-



esting and valuable biographic articles he has been writing about Clara Barton. As a matter of fact, I did not dare tell him all I feel as to this notable contribution, for fear he would think I were "piling it on." Men like Cragin do not relish flattery. Just the same, these vivid articles, written by a man who for years has lived within a few miles of the little village where Miss Barton was brought up, a man whose memory goes back to the stirring times in which this great woman did her work, and a man, too, who knows how to write, deserve to be put in more durable form than the fleeting pages of a magazine.

I am glad of the opportunity to pay this passing tribute to my fellow craftsman whom I have taken the liberty of dubbing "The Sage of Holyoke." I do not know whether he will like this, for, like the English, he hates anything savoring of swaak. But if this fine old thinker is not a sage, then I do not know the breed, and I think I do. Besides, it is mighty poor efficiency to let people die before giving them their flowers.

Ancestry as An Asset I won't be sworn that I have not told this story before, but no matter; there would be few good stories going if some of them were not repeated. Moreover, I have been sojourning in a country lately where the idea underlying this story needs to be rubbed in. I leave you to guess what country is referred to.

It was a dozen years or more ago. Fate turned me up one morning in that Mecca of all good Yankees, Plymouth, Mass. There was a whole perfectly good day with nothing to do but do nothing, as the man I had gone there to see would not be home till the next day. I had never been in Plymouth before, and was of course quite sufficiently conscious that I was on holy ground, although there was little left to suggest the simple old days of Miles Standish, Governor Bradford, John and Priscilla Alden and the rest—mostly electric wire factories filled with chattering French Canadians, or else cheap eating places where they sell you untidy shore dinners, and charge you a quarter for a poorer clam chowder than you can get in Clark Street, Chicago, for ten cents. However, one does not go to Plymouth to ogle factory girls nor yet to eat stale fish, so I was not without other occupation. Successively, I stood in awe before the pagoda-sheltered "Forefathers' Rock," also kowtowed to the heroic granite statue of "The Puritan," and finally climbed up the hill to the old grave-yard and leaned against Gov. Bradford's tombstone as I re-read "Miles Standish."

These pious observances being duly accomplished, I went to the home of the Plymouth Historical Society, inspected the cradle of Penigine White, the muslin petticoat woven by Priscilla herself, and much other precious historical bric-a-brac. Just then some one at my elbow said in that thin

mincing tone which one hears only at a pink tea, or the ribbon counter, or in a Willy Boy's club: "Ah! I notice you are interested in our collection." I focused my attention on the speaker. Despite his dainty voice, he was clearly a male specimen of the species. He was thin of neck, high of collar, and garmented in the best Boston style. Also, he was so fragilely delicate and colorless as to suggest that in his time he had undergone too many washings. I modestly admitted my interest in the historical collection.

"Really?" he responded with that genteelly bored air which must have taken him months to acquire in its finished perfection. "O, deah, it's an old story to me; I'm a descendant, ye know." I asked him how far he had descended and from whom.

"Me? Why I'm an Alden of course. I suppose you know this is our 'Old Home Week.' There are over three hundred of us here, all descendants of course, though not all Aldens."

"And how far did you say you have descended?" I repeated.

"How? I feah I do not quite understand you."

"Perhaps I should have said 'ascended.' What I am trying to get at is, just how many branches there have been on the family tree before your twig appeared?"

"O, I see now what you mean. Why I am of the eleventh generation." I made a little mental calculation. Then I looked the youth over and asked "How much do you weigh?"

"Me? O, about a hundred and thirty-five. Why?"

"I was just trying to figure how much of John Alden there is in you; I make it a trifle over two ounces."

"I don't understand you," he faltered.

"No? Well, then, let me try to help you," I said kindly. "How many parents have you?"

"Why, two of course."

"Yes, I should imagine so; and how many grand parents?"

"Four."

"And great-grandparents?" I pursued.

"Why, I s'pose there were eight."

"Right. I see you are quick at figures; and the great-great-ones?"

"Sixteen wouldn't there?"

"Sure. Now, I won't tire you by asking you to figure it back for eleven generations, but if you were to do so, you would find that when John Alden was living, you had ten hundred and twenty-three ancestors, not counting him, and as you weigh 135 pounds, or 2160 ounces, you have to divide this by ten hundred and twenty-four to find out how much of you belongs to John Alden. That gives two and one-tenth ounces. Do you get me?"

He seemed to; also, he moved sadly away, and I did not notice him putting on any more Alden airs.

I could embellish this true tale with a moral, but perhaps it is not necessary.

Pocatello, Dec. 6, 1918.

The Business Educator:

Mr. Reed, president of the Idaho Technical Institute, passed from this life on the 22nd of November. He, in company with a party of friends, was on a duck hunting expedition at the time. He had been in the act of launching a small canvas boat when he dropped dead from heart failure. He was alone at the time, but another member of the party discovered the body very shortly afterward. There had been no struggle, death having apparently occurred instantaneously.

In the death of President Reed each member of the Faculty has lost a personal friend. To me his death was a very decided shock. During my eight years as a member of his faculty I had learned to love and respect him, not only as an educator but as a friend as well. Many a pleasant fishing and hunting trip have I enjoyed in his company, and during these outings I learned to know Mr. Reed intimately as a man. I can assure you that he was truly one of nature's noblemen.

Miles Frank Reed was born in 1872 and lacked only two or three days of being 46 years of age when death so suddenly removed him. He was a graduate of the University of Idaho, and later took his Master of Arts degree from Columbia University. Like so many other prominent educators, he was obliged to make his own way in early life, and so worked his way through college by alternately teaching and attending school.

Eleven years ago he was prevailed upon to accept the presidency of our local state school, then known as the Academy of Idaho. From the beginning of his regime he worked constantly for a higher educational standard for this school—a standard that would more thoroughly fulfill the educational needs of southern Idaho. Finally, three years ago last February, his efforts were rewarded when the State legislature granted the institution a new charter by which it became the Idaho Technical Institute, a school of college grade with greatly enlarged curriculum and consequent extended field of usefulness.

President Reed leaves a wife, three sons and one daughter to mourn his loss. His eldest son, Miles Frank Reed, Jr., is with "the boys" in France, having enlisted last June.

Norman Brown Adkison, a member of the faculty, has been appointed president ad interim pending definite action of the State Board of Education. Mr. Adkison has been for years professor of chemistry in this Institution, and is a very able man. He is thoroughly conversant with the late President Reed's aims and policies, and should the Board decide to make his appointment permanent, he will prove eminently competent of filling the important position to the satisfaction of students, faculty and public.

Yours very truly,

T. Courtney.



BOOKKEEPING VIEWPOINTS

The Fifth of a Series of Articles on the Teaching of Bookkeeping

By W. A. SHEAFFER,

Head of Commercial Department, West Division High School,
Milwaukee, Wis., and Practicing Accountant

CONTROLLING ACCOUNTS

In the last article a study of the use of special columns was made for the purpose of showing the classification of accounts that occurred frequently and to save the labor of posting. This idea must be extended to the study of other special columns based on the division of the ledger. The teaching of the use of separate ledgers and controlling accounts is one of the most difficult steps that the teacher of bookkeeping must undertake. But it is something that is well worth the time that it takes to teach it, as the divided ledger and controlling accounts are features of a modern bookkeeping system for every business that has a considerable number of customers' and creditors' accounts.

Since a controlling account is an account on the general ledger that controls or checks the accounts of subordinate or auxiliary ledgers, we should begin the study of controlling accounts by first studying the ledgers to be used. Many teachers make the mistake of beginning with a study of the special columns to be used in the books of entry in order to teach the controlling accounts of accounts receivable and accounts payable. This is beginning at the wrong end, as can readily be seen by the work of the accountant or bookkeeper in systematizing the books of a business that uses but one ledger. The accountant must first study the business and the needs of the business. He will not begin this by a study of the books of entry and the columns necessary, but rather by a study of the trial balance, statements, and the ledger accounts. If he finds that the number of accounts with customers is considerable or if it is a business that is a growing business even if the number of accounts of customers is small, he will suggest the use of a separate ledger for customers' accounts. If he finds that the number of firms from which the business buys is few he will probably not place them in a separate ledger unless the number of general accounts is large. He cannot, of course, decide on the special columns for the books of entry nor the controlling accounts until he has decided how many ledgers to use.

Begin by studying the ledger of a set that the class has worked out, preferably one with a considerable number of personal accounts. If the pupils have been taught the proper classification of the accounts of a ledger into real, nominal, and mixed, and a further classification of real accounts into personal and impersonal, it will not be difficult to show them the necessity of dividing up the ledger in a definite way. They can readily see that in any business with a large

number of accounts that the number of personal accounts is very large compared to the other accounts of a business. If rightly taught from the beginning of their study of bookkeeping they will make a division of personal accounts into customers' accounts or accounts receivable and creditors' accounts or accounts payable.

Begin the study of the divided ledger by giving the class an idea of the system in the bookkeeping department of a modern business office. Let us suppose that one clerk is employed in billing sales to customers and making out the daily sales sheet. Another clerk is cashier, handling all of the cash received, the largest part of which is collections from customers. A third clerk is the bookkeeper for the accounts receivable, posting the sales to customers from the sales sheets and the receipts from the cash book, or more commonly in a large business from cash credit tickets or sheets. A fourth clerk is the bookkeeper for the accounts payable and enters the invoices from creditors and posts the payments to them. A fifth, usually the head bookkeeper, has charge of the general ledger, the general journal, and makes payments to creditors. Let the class see the necessity of having the work so arranged that the work of entering, posting, and proving up the books may be divided up. The natural thing to do would be to take out of the general ledger the largest group, the accounts receivable. This would make it possible for one bookkeeper to specialize on this ledger and do all of the posting to it. In the same way, the accounts payable may be taken out of the general ledger and placed in a separate ledger.

Draw a diagram on the board showing the interrelation of the work of the different employes. A rectangle may first be drawn to represent the sales ledger. By means of lines show the relation of the books of entry to the sales ledger. I would divide the diagram into two parts, debits and credits. To the left, connected by a line, show the principal sources of the debits, the sales sheets or sales book. To the right, show the sources of the credits, the cash book, journal, and the returns and allowances on sales book if one is used. Then to the right, draw another rectangle to represent the purchase ledger. Divide this into two parts, debits and credits. To the right of this rectangle, show the source of the principal credits, the purchase book. To the left show the source of the principal debits, the cash book, journal, and the returns and allowances on purchases book, if one is used. Discuss with the class the dif-

ferent entries that would affect accounts in the sales and purchase ledgers as debits and credits.

When these ledgers and the sources of the different items are understood take up the study of the general ledger. Draw a rectangle to represent the general ledger. Divide it into the two parts, debits and credits. The sources of these debits should be shown as coming from the cash payments and the journal. The credits should be shown as coming from the cash receipts and the journal. Trace the entries from the different books of entry to the ledger. It will pay to take plenty of time to give a thorough drill on the entries that will affect these different ledgers.

After the use of each ledger is thoroughly understood, then the steps to be taken in proving up the work should be taught. The class will understand that in order to get a trial balance of the work all of the accounts of all of the ledgers must be used. But this method has the disadvantage of making the trial balance very long and consequently making the finding of errors a more difficult matter. It also makes it more difficult for several to work on the proof at the same time. The teacher should then suggest the use of a summary account in the general ledger to take the place of or control each of the subordinate ledgers. If the teacher will then draw a rectangle to the left of that representing the general ledger and connected with it on the debit side labeled accounts receivable and one on the right and connected with the credit side of the general ledger labeled accounts payable, he will be ready for the next step.

Now the purpose of these accounts should be made clear. The class must understand that the purpose is not simply to show the total of the sales and purchase ledgers respectively, but to give an independent summary with which these subordinate ledgers must prove. Divide the accounts receivable controlling account into debit and credit. By comparing this account with the sources of the items posted to the various accounts in the sales ledger in the diagram already drawn you can show that one debit to the accounts receivable account for all of the debit items posted from the sales sheet or sales book will suffice. Draw a line and show the source of this summary as being the total sales for the month. In order to show how this would prove up, take a sales book of fifteen or twenty entries and post them to the various accounts in the ledger called the sales ledger. Then the necessity of a debit to some account in the general ledger to prove with the sum of the individual accounts in the sales ledger and also to balance the posting of the total to the credit of the Merchandise Sales account will be evident. The necessity of posting the summary of the purchase book to the controlling account of accounts payable should be explained step by step. In the same way the posting of the total of the



returns and allowances books should be studied.

When the posting of these books to the summary account is understood, take up a study of the cash book and journal. I would begin by making a study of a cash book of a previous set that the class has worked out, or some suitable cash book illustrated in the text or placed on the board. Direct the class to make a study of the cash receipts based on the ledger to which each account should be posted. They will, of course, find items that belong in the general ledger and in the sales ledger, but ordinarily none for the purchase ledger. A study of these entries and their posting will convince the class of the desirability of having a separate column in which to place the items for the general ledger and another for the sales ledger. The posting of the cash received from customers to the controlling account of accounts receivable should be added to the diagram. Require the class to trace out items on the cash payments and see the necessity for a division of the items according to ledgers. The only difficult point is the use of the merchandise discount columns on the cash book. The understanding of these columns will be made easier if a column is kept on each side of the cash book to record the total to be credited to each account on the cash receipts and to be debited on the cash payments. This makes but one posting to the controlling account from each side of the cash book.

A study of journal entries of a previous set will also show the necessity of keeping columns on each side to separate the items that are to be transferred to the subordinate ledgers from those that are to be posted to the general ledger. Draw lines to show the transferring of these totals of the columns of the journal to the controlling accounts.

Before pupils are given a set to work out using the three ledgers they should be given one or more short, simple series of transactions to be worked out in columnar books, posted to the ledgers, and proved up. If the subject seems difficult for the class after all of this study it would be desirable to take those books and columns that affect but one subordinate ledger first, then, the other. After that, they should be combined.

In connection with the study of controlling accounts the teacher should take advantage of the opportunity to explain the use of the modern bookkeeping machines, especially for the posting of customers' accounts and the making of the duplicate weekly or monthly statements at the same time. Any of the companies selling these machines will be glad to give the teacher forms to illustrate the use of its machine and booklets giving the advantages of its use. A word of caution is necessary in the use of these machines. Since they furnish a means of proving the work of posting the accounts receivable by

means of a summary ledger control without comparison with the controlling account on the general books this proof is frequently omitted. Recently I found on the books of a large business over \$6000 difference between the detailed accounts in the accounts receivable ledger and the controlling account in the general ledger. This was due to the fact that adjustments were made from time to time on the general books which were not given to the machine bookkeeper.

In the advanced work after pupils have used these two controlling accounts for some time other controlling accounts should be studied. In a commission business, the use of a controlling account for Consignments to prove the consignment ledger will illustrate its use in a specialized business. In a corporation business, the Capital Stock and the Unsubscribed Stock account as controlling accounts for the stockholders' ledger should be illustrated. In a manufacturing business, the Machinery account as a controlling account for the detailed machinery accounts in a special ledger should be explained. In all of these studies the necessity of keeping the detailed accounts in agreement with the controlling account should be emphasized. This should be done by a monthly trial balance or proof.

Although this article may seem technical to the teacher of beginning bookkeeping it is necessary that every teacher of bookkeeping have a good understanding of the fundamental principles of a modern bookkeeping system whether the teacher is required to teach this subject or not. To the teacher of the advanced work it may furnish some means of giving a better understanding of the subject to his class.

Teachers that have never made use of diagrams to teach this subject will find in the suggestions much that will appeal to students that learn many things much better by visualizing them than in any other way.

AERIAL MAIL SERVICE

Mail service between New York, Philadelphia, and Washington has been in daily operation for some time, the charge per letter being 3 cents more than for special delivery, and the time between New York and Washington but three hours.

Weather conditions do not interrupt service.

Thus, in few words, achievement is announced which a few years ago was thought to be impracticable and even impossible.

This service will no doubt be extended because the air men of war will be disposed to continue their exciting and thrilling vocation during peace. A new calling awaits a new generation of young men. It, more than any other invention and vocation, typifies the intensive, exciting times in which we live.



Mr. J. E. Soule, at the age of seventy-four, apparently in the prime of life, retires from the engraving business in Philadelphia, having amassed sufficient to enjoy life to the full, and expects to "rest, golf, shoot, fish and travel" the remainder of his days.

Mr. Soule was a pupil of Father Spencer, the penmanship author, and John D. Williams, the famous flourisher, having traveled, worked and roomed with the latter a number of years. He was an associate with such masters as Platt, Henry and Lyman Spencer, Flickinger, Root, Madaraszy, and many more penmen of yesterday and today.

Mr. Soule began as a commercial and penmanship teacher. Was proprietor of the B. & S. Business College in Philadelphia until 1885, when he entered business as a banker and broker. A few years later he retired and has since devoted his time to engraving.

He has all of his life been a man of many parts—school master, penman, business man, athlete, sportsman, clubman, etc., etc. And in these various activities he has associated with and met many famous people. And it was this wide acquaintance which brought to his art some of the most influential and profitable patrons, thus enabling him to command prices far above commonplace wages.

Recently he presented to the Editor of the B. E. two large scrap books; the one filled with original specimens of penmanship from old time penmen, and the other containing photos of his own skill in engraving and from other famous artists such as Ames, Wieselahn, Flickinger, Brady, Leads, Eisen-schimmel, etc., etc. We hope, from time to time, to present some of these masterpieces to our readers.

Mr. H. W. Strickland, of Springfield, Mass., succeeds to the business of Mr. Soule, and will, we believe, prove worthy to this heritage of years in the making, as Mr. Strickland is skillful and artistic as well as genial, broad minded, and business-like in capacity.



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 11

FORM LETTERS THAT SELL

A sales letter is often written so that it may be sent unchanged to a great many people.

Such a letter is known as a Form Letter. The name and address of the recipient may or may not be filled in. There may or may not be a blank space in the body of the letter to be filled in differently in each letter. The whole letter may be printed by some process or it may be individually typed. These details do not determine whether the letter is or is not a Form Letter.

A Form Letter is one written to a group of individuals instead of to a single individual. Its distinguishing feature is that the letter is not materially altered to fit the specific characteristics of the individual members of the group to which it goes; it goes to all in practically the same form.

The Form Sales Letter may be divided into three parts:

- First—The Opening.
- Second—The Body.
- Third—The Close.

THE OPENING

The opening sentence of the Form Letter is the letter. The personal representative shows much of his salesmanship in trying to reach his prospect under favorable conditions, and the letter-writer also has his problem in getting the attention and interest of the reader when the Form Letter is first opened. Unless there is something that attracts and interests the one to whom it is addressed it is very likely to land in the waste-basket. This is the first and biggest obstacle every Form Letter must overcome. Unless the opening sentence attracts attention and arouses interest the letter can sell nothing.

Successful Form Letters should always open with a sentence that discusses the buyer's interest. This is a day when everyone is looking for ideas—looking for those things that affect himself. Readers demand ideas, and if these ideas are not outstanding they will waste little time in reading your letter. The opening sentence must grip them if they are expected to read the whole message.

If you are trying to sell an adjustable office chair to a business man your sales appeal would likely be "More Comfort in Your Daily Work," but many sales letter-writers fail to see two vital things in this argument.

First, that the argument "Comfort in Your Daily Work" is a generality—

not an idea. Second, that the reader looks for an idea applicable to himself.

Many letter-writers preparing a Form Letter on such a subject would begin their letter as follows:

"Hundreds of office men are buying the supremely comfortable Acme chair."

Now the number of men buying this chair is primarily an idea from the manufacturer's side of the fence, and not from the reader's.

Comfort is a generality—something vague. It does not supply the reader with a real idea. But suppose the same letter began something like this:

"You can increase your daily work 25% by sitting in a chair that rests the small of your back."

Such an opening is bound to interest any man who sits at an office desk. This opening will be successful because it gives an Idea from the buyer's viewpoint. Moreover, such a beginning puts your reader in a frame of mind that makes him alert for any sales talk that is to follow.

One of the most serious mistakes a letter-writer can make is to begin his letter with a trite question. Just as anything novel attracts so does anything hackneyed repel. Never begin your sales letter with questions like the following:

- "Have you ever stopped to—?"
- "Do you know that—?"
- "Have you ever realized the advantages of—?"
- "Are you interested in—?"

Also guard against making your first sentence or first paragraph look long and formidable. The eye is always repelled by long blocks of type. Long sentences and paragraphs at the beginning will surely act as a serious barrier to the reader no matter how interesting the message may be.

Be careful not to make your opening dull; any opening has a chance over the dull one. If your first sentence contains a rock-bottom idea that is of interest to your reader you will not be troubled by this fault.

THE BODY OF THE LETTER

The body of every Sales Letter should contain the argument that will make the reader a customer. It should contain those facts that will bring the prospect to your way of thinking.

In writing Form Sales Letters you must first get a central idea. One idea in a Sales Letter is generally enough. Decide always just what you want your letter to accomplish and then stick to that idea. Know definitely the trend of every letter before writing. If your story is a long one don't put it all in one letter, but use follow-ups.

Every sales argument has two elements, Conviction and Persuasion.

Conviction is evidence, reason or facts which show the prospect his need for your goods—which show him

they are adapted to his use and well made and are giving satisfaction to others like himself.

Persuasion is that element which makes your prospects act. Many times prospects are convinced that they need our goods, if they bought they would be satisfied—but still they do not buy. They need some stimulus that will suggest their buying at once, so that they will sign an order blank. This stimulus is furnished by persuasion. A good example of persuasion is the phrase "Do it today" that runs through many letters. There is no element of conviction in this phrase but still it has the force of urging an order.

The manner and spirit in which sales arguments are marshalled will give this element. Good enthusiasm, strong belief in your product and a clear understanding of your customer's viewpoints will do much to inject persuasion in your letter.

Persuasion should never exist without conviction, because you must always give good reasons why your prospect should buy.

The best sales arguments are a combination of the two. In arranging your arguments that are to go in the body of your letter you should first make yourself thoroughly acquainted with your product, studying the article you are going to sell from every angle and gathering all the material you can about it. If possible, find out how it is made, how it is used, who has used it successfully and why it is a good thing for your prospect. Then after you have gathered this material, imagine that you are in the market for the article and arrange your talking point in such a way that they will appeal to you.

Be sure when writing your letters to use more of the pronoun "you" and less of the "we" element in every paragraph.

It might help you if you classified your sales arguments into three divisions:

- 1—Facts and Figures.
- 2—Testimonials.
- 3—Tests and Guarantees.

In the first class you should use records of performance such as the mileage of a tire, the amount of pressure that a steamhose can withstand, etc. Under this heading also can come the number of articles in use, and the increase demand that has taken place during a certain period. Such material makes strong and convincing arguments providing it is arranged in such a way that it is not dry and uninteresting.

Testimonials are always good, but have been much abused, and readers are now a little skeptical of them. But because they are usually personal they are useful. It is a good thing often to open a sales letter with a brief quotation giving the testimony of someone else.

The house guarantee and "sent on approval" arguments are convincing also because of the confidence they instil in the buyer.

(Continued on page 24)

Report of the Twenty-First Annual Convention of the National Commercial Teacher's Federation

Chicago, December 26-29, 1917

(SEVENTH INSTALLMENT)

PRACTICAL COURSE IN SALESMANSHIP AND ADVERTISING FOR HIGH SCHOOLS

By James C. Reed, Whitewater, Wis.
National Commercial Teachers' Federation, Public Schools Department

If the State of Wisconsin can be taken as an example, Salesmanship is not taught in very many of the high schools in the United States.

According to an investigation made by Prof. Shummel, of the Fond du Lac High School, there are only about five or six high schools in the State which offer work in Salesmanship. The crowded curriculum is largely responsible for such a small percentage.

The advisability of such a course is hardly a debatable question. I heard a man who had been the advertising manager for Wanamaker in Philadelphia for a number of years say, "If you want to make a boy independent teach him how to sell things. A goodsalesman need never be out of a job." Few of us realize, I think, the important part that Salesmanship plays in the Business life of today. A business is a threefold partnership, made up of the company, the salesmen, and the customers. The salesmen form the connecting link between the other two. It is harder to sell goods than it is to make them. The manufacturing side of business is far better developed and understood than the selling side. Improvements in mechanical processes is highly developed. We have splendid machinery, rapid transportation, and easy communication. Twenty-five years ago the manufacturer made his line and considered his work ended. The salesmen were expected to do the rest. The burden placed on them was so great that less than 10% made good.

Hugh Chalmers once said, "It is easy enough to manufacture goods but it takes a smart man to sell them."

The selling side of business is now receiving more attention. It was but practical that mechanical processes should develop first, as results are more easily seen in this field. Now, however, more attention is being paid to the selling side of business. The selection, organization, and training of salesmen are live topics in the conduct of any large business.

The need of trained salesmen is a patent fact. It is estimated that 230,000 salesmen have already joined the colors of the United States. Something will have to be done to replace these men.

If we acknowledge the need of trained salesmen, it is a subject that

can be successfully taught in a high school? Some of the best work I have ever seen done in high school was in salesmanship. There is nothing inherent in the subject itself that would prevent the successful teaching of it in a high school. Passing for a moment the question of a crowded curriculum, as an argument for refusing salesmanship a place as a high school study — what claims has the subject, other than the great need of trained men in that field of endeavor? In the first place, it offers an opportunity to introduce a real business atmosphere into the commercial department. It will get you in closer touch with real business problems than any other subject now offered. A discussion of the different kinds of business, as, retail and wholesale, the relations of the salesmen to other departments of the same organization, as the manufacturing, advertising, auditing, distributing departments, etc. It opens up an approach and permits an investigation of many business problems, which gives to the student a broad business outlook, and an appreciation of business affairs, such as the problem of demand, creation, market analysis, price policies, and a study of society and public opinion, as well as public whims and prejudices. Moreover, it could well follow a course in economics. All of the economic problems of production, distribution and consumption, could well be reviewed, utilized and driven home in a very effective way through a course in Salesmanship.

If economics is not taught in this particular high school at all, this argument for a course in Salesmanship comes with still greater force. There surely should be some place in the

High School Commercial Course where information of this kind could be obtained. It seems like a crime to graduate a student from a Commercial High School Course with absolutely no knowledge of the great economic forces at work in society. If no course is offered in Economics, one should certainly be given in Salesmanship, and these two go together very effectively and re-inforce each other.

Psychology

Another reason for teaching Salesmanship and Advertising is, that it offers an opportunity to give high school students a little of the fundamentals of psychology of a sale or of an advertisement, gives the student some insight into a much needed and sadly neglected subject. There is nothing we understand so little as ourselves, and the working of our own minds. For business success, a knowledge of human nature is highly desirable, and we can not understand the mental attitude and motives of our neighbors until we have some knowledge of our own mind and motives.

As stated in the preface of "Selling One's Self," by N. O. Shirely, just off the press: "Salesmanship points out the possibilities which a student has within himself, it smooths out the highway of travel for him, and opens the eyes of the boys and girls who know nothing of responsibility." Such a study should include that of imagination, memory, aesthetic appreciation, attention, association of ideas, repetition and human instincts. Such a study will habituate the student to thinking in terms of human nature. This is a very desirable accomplishment in any work in life. It is especially a valuable acquisition to any one expecting to enter the business world. "It will lead the student to think in terms of attention, retention, connection, persuasion, satisfaction and response." (Walter Dill Scott, in *Advertising & Selling*, for July, 1913, P. 56). So much for the desirability of including Salesmanship and Advertising in a high school course.

Now for the "how" and the "where." How can we find a place for these subjects in a high school course? In our Normal School Course of two years, open only to high school graduates, we devote forty-eight weeks to English and twelve weeks each to Salesmanship and Advertising — two years' work in all. We look upon the courses in Salesmanship and Advertising as the finishing part of their work in English. I believe this is the proper procedure. The work accomplishes as much for the students in the matter of command of English as a formal course in the subject itself. The work in Salesmanship is correlated with English by requiring the Salesmanship students to prepare themselves on Salesmanship topics and to give talks to the class along the same lines—practical work in oral English.



James C. Reed



Debating—

Subject: "Should the Advertising Department be under this Salesman or vice versa?" Of course, in Advertising the work fits in still more closely — especially when the topic of "Copy-writing" is under discussion. The preparation of a good copy for an "ad" is English at its best, and brings out the importance of effective English, as it could be done in no other way. I would spend quite a good deal of time on this subject of copy—as the one topic best suited to the age of high school students, though from an advertising man's point of view—copy is not the highest or most important branch of the study. Now if this correlation with the business English is properly made, the students can dispense with the last year's work in English as now required.

It seems to me far more wise and far more sensible to teach the English through the medium of Salesmanship and Advertising than as a formal course in English.

Prof. George B. Hotchkiss, of New York University, in discussing the place of advertising in a University curriculum, said, "The College may well give some instruction in advertising as Applied Economics, Psychology and English Composition."

My idea in high school work is to correlate these branches of study, Salesmanship, Advertising, and English. I would omit one year of English and put in one-half year of Salesmanship and one-half year of Advertising. This would not disturb the curriculum and the students will speak and write just as good, if not better English. When should such work be given? You could guess the answer to this question, since I want them at the end of the work in English, and if possible, this would place them in the fourth year of the high school following three years of work in English.

OUTLINE

Salesmanship

I. General Nature of Salesmanship, and its place in Modern Society.

II. The Professor of Salesmanship.

III. The Salesman. Training, education, etc.

IV. Psychology of Salesmanship.

V. Study of Retail Selling.

VI. Direct Selling.

VII. Salesmanship and Correspondence.

VIII. Sales Management.

IX. Practical Demonstrations.

Salesmanship Course

18 Weeks

This course may vary somewhat, depending upon the demands of the community in which the school is located, but I will give a course for a typical school.

I. Discussion of the General Nature of Salesmanship. Its importance in the commercial world. The value of the power to influence men in any business, most especially in

Salesmanship. The place of Salesmanship in Modern Society. The different methods of exchange in different periods—from barter—the development of a medium of exchange, and finally selling as we know it, as an exchange of goods for a price in money. The relatively increasing importance of the salesman as society advances. The influence of salesmen in Modern Society. The University of Salesmanship. No matter who we are, we have something to sell.

II. The profession of Salesmanship. Its advantages and disadvantages. Use as a stepping stone to higher positions. Salesmanship for women.

III. The literature — magazines and books relating to the subject.

IV. The Salesman.

1. His Training. 2. His Education. 3. General Attitude. 4. General Qualifications.

V. The psychology of Salesmanship.

1. The nature of the human mind.

2. Influencing the human mind.

1. Argument. 2. Suggestion.

3. Negative Suggestion.

3. Judging human character.

4. Memory.

1. Nature. 2. Value. 3. Training.

5. Imagination.

1. Nature and Use. 2. Development.

3. Imagination in Business.

6. Attention—General Nature.

7. The psychology of a sale.

1. Attention. 2. Interest. 3. Desire.

4. Conviction. 5. Action.

6. Satisfaction.

VI. Retail Selling:

1. The location of a retail store.

2. Problems of the retail merchant:

1. Buying stock. 2. Arrangement of stock display. 3. Attitude toward customers. 4. Understanding the community.

3. Price maintenance.

4. The turnover.

5. Advertising.

6. Building up an individuality.

7. Meeting competition.

8. Extending credit.

9. Local credit associations.

In addition to the above, the students may study the local stores of the town—noting the cleanliness, organization, and equipment, also the personal appearance, efficiency and courtesy of the employees. The window displays in the town should be inspected, criticised and possible improvements noted.

Wholesale Selling:

A lesson or two might be well spent on wholesale selling and the problems involved. The length of time devoted to this subject will vary with the community and the class.

VII. Direct Selling:

1. Reasons for direct selling. 2. Mail Order Business. 3. Exclusive Agencies. 4. Chain Stores. 5. Department stores. 6. Quality buying.

VII. (a) Salesmanship by Correspondence.

This subject can be treated as the teacher thinks most profitable, depending on the need of additional drill in English composition.

VIII. Sales management.

How far you can go into this subject with profit will depend on the maturity of the class. A class of bright young men, who had studied economics could go into it, quite extensively, taking up:

1. Organization and management of a sales force.
2. Co-ordination of selling organization and business organization.
3. Sales plans.
4. Sales campaigns.
5. House policies.
6. House organs.
7. Furnishing salesmen with ammunition.
8. Posting the house on trade conditions.
9. Methods of distribution.
10. Meeting competition.

IX. Practical work in Demonstration.

Each student in the class chooses an article to sell. Then each one will write a letter to the firm selling the particular article to be sold by that student, asking for literature. Most firms are very courteous about sending out material—considering it good advertising. The fountain pen companies usually present the student with a sample and lend the literature which they furnish their own agents in regard to making a sale.

The student must prepare a sale's talk on his article and on a set day give his demonstration sale—usually trying to sell some one member of the class. The other members of the class take notes and offer criticisms on the way in which the work was presented.

The student with a vacuum cleaner for sale, had the member of the class to be sweeping a rug with a broom when the Sales Student entered—then he demonstrated how much easier it could be done with a vacuum cleaner. These demonstration sales can be made very interesting. The students get into rivalry as to which one can make the best showing. It gives the student a chance to do a little original thinking, and to show his individuality. The class are at liberty to ask any questions, and the salesman must be ready to give information and to exercise his wit and good sense.

Some of the things which may be used in demonstration sales:

1. Fountain pens.
2. Note books.
3. Typewriters.
4. Adding machines.
5. Comptometer.
6. Cash Register.
7. Victrola.
8. Filing cabinet.
9. Portland cement.
10. Life insurance.
11. Vacuum cleaners.
12. Piano.
13. Bonds.
14. Magazine subscriptions.
15. Canada wheat land.
16. Works of Mark Twain or any other author.
17. Furniture polish.
18. Ink eradicator.
19. Loose Leaf Ledger.
20. Wall maps.

The selling of tickets to school affairs should be done by the Salesman-



ship class. Where possible it will add interest to the class to have business men and salesmen come in and give talks upon particular subjects.

So much for the course in Salesmanship to cover about eighteen weeks, to be given to high school seniors. The stress of the work can be laid at different points to suit the needs of the class, the character of the community and the available material.

It is desirable that several good salesmanship magazines should be at hand, such as System, Advertising and Selling and Printer's Ink. (Cost, \$7.00.) Desirable reference books would be as follows:

1. An Approach to Business Problems, by A. W. Shaw.
2. Scientific Salesmanship, by Charles W. Hoyt.
3. Influencing men in Business, by Walter Dill Scott.
4. The New Business, by Harry Tipper.
5. Selling One's Self, by N. O. Shirely.
6. Selling Things, by Irison S. Marden. (Cost \$7.00.)
7. Salesmanship and Sales Management, by the A. W. Shaw Co.

Advertising

1. Copy. 2. Display. 3. Psychology. 4. Economic Factors. 5. Mediums. 6. Manager. 7. Agency. 8. Solicitor. 9. Type and Type-measurements and layouts. 10. The criticism of an advertisement. 11. Professor.

Advertising: I shall not go into the course in Advertising in such detail. The course should be coordinated with English in the way as Salesmanship.

1. The first big subject to be taken up with high school students is Copy, as much English work can be given here as is desired. The two kinds of copy:

1. Reason and why of argumentations.

2. Human interest, copy can be treated from both the standpoint of English and Psychology.

II. Advertising display is the next topic, and includes a study of form, balance, arrangement, color and harmony, and the use of illustrations. Practical work can be done here in the making of posters to advertise school events. You would be surprised at the good work that can be done by students in this kind of work, though some of them have not had much work in drawing. In our own school this part of the work is done by the teacher of drawing, and she takes the class one day each week.

III. The Psychology of Advertising can be touched light or heavy, as best suits the age and maturity of the class. A study should be made of:

1. Human instincts. 2. Memory. 3. Imagination. 4. Association. 5. Attention. 6. Repetition and Accumulative Effect. 8. Unity and emphasis and contrast as used in advertising.

IV. The economic factors in advertising:

1. The use of advertising in developing a market. 2. Advertising as a

factor in distribution. 3. Advertising as a selling force. 4. Analysis of market conditions. 5. The relation between advertising and selling, including the co-ordination of advertising and selling departments.

V. Mediums.

A study of the different mediums and their place in an advertising scheme. Newspapers, magazines, trade journals, outdoor and other forces of advertising; their relative advantages and disadvantages, circulation, information, rates, etc.

Study of the use made of such mediums in the immediate locality.

VI. The Advertising Manager.

The duties, functions and qualifications of the advertising manager, and his place in a business concern.

VII. The Advertising Agency.

1. The types of agencies. 2. The use, compensation and service of these institutions.

VIII. The Advertising Solicitor.

His knowledge, duties and qualifications necessary to insure success.

IX. The opportunities and profession of advertising.

1. Comparison with other professions, as to chance for promotion, remuneration, stability, etc.
2. The qualification necessary to insure success.

X. The study of type, type-measurements and layouts.

Practical work can be given by conducting the school paper, if one is published. Each student should be required to make a layout.

XI. The criticism of advertisements.

This work can be carried on by giving each student advertisements to analyze, or have them find ads of a certain type, or open to certain objections.

Mohins' ten tests of a successful advertisement will add definiteness and interest to the work. Constant practice in writing advertisements according to specified directions, should be given.

Advertising can not be made a definite, logical study. The material is scattered in magazines and periodicals, and the subject is not yet in a scientific systematized condition. We lay down our rules for advertising and some "dub" makes a big hit by violating all known rules. You can not teach it with scientific exactness like you can Physics or Biology. The mass of available material is appalling, and the teacher must select with care. The following periodicals should be at hand if possible:

1. "Printers' Ink."
2. "Advertising & Selling."
3. "Judicious Advertising."

The following are valuable supplementary texts:

I. The principles of advertising by four authors:

1. Harry Tipper. 2. Harry Hollingworth. 3. George Hotchkiss. 4. Frank A. Parson.

II. "Advertising as a Business Force," by Paul Cherington.

III. "The 1916 Advertising Book," by Paul Cherington.

IV. "Advertising," by Daniel Staunt.

V. "Writing an Advertisement," by Rowland Hall.

VI. "How to write an Advertisement," by the A. W. Shaw Co.

VII. The International Library of Technology, Vol. 60 B.

VIII. "Advertising and Selling the Consumer," by John Lee Mohin.

IX. "Productive Advertising," by Hess.

This list would cost about \$18.00.

If you wish a couple novels based on advertising add "The Clarion" and "It Pays to Advertise."

THE BUSINESS LETTER

(Continued from page 21)

THE CLOSE

The beginning of a letter must get attention and arouse the reader's interest. The body of the letter must convince and persuade him that he should order now. The close of the letter must make him act.

The last paragraph or close has been aptly termed the "clinchier." It is dangerously easy to bring the customer to a point of acting and still not get his signature on the order blank. The last sentence in the sales letter is the place to make an appeal for instant action. The customer will not act by himself. We must put in some stimulus that will urge him to order at once.

There was a time when an ending "We hope to receive your order by return mail" would get some business, but if a writer should use this form of clincher today it is doubtful if his letter would have much pulling power.

Weak endings in a sales letter always invite delay, and delay means inaction.

Sales letter-writers find that a definite command at the very end is the most successful in pulling power. Take the following:

"Sign your card now before your territory is all taken."

"Write us at once if you want to take over the representation of your state."

"Don't fail to read on Page No. 1 what other customers have said."

It has been said that the theory of putting a command at the end of a letter is based on the fact that because it is in the form of an order it is likely to be obeyed. Then, too, if the opening of your letter has aroused his interest, and the body of the letter has convinced him that he wants your goods, the final command at the end will likely arouse him to action.

There never was a time when the sales letter had a bigger opportunity than now. As the draft and enlistment continues to thin the ranks of every selling organization the sales letter is a service every one must use. Every selling department in our organization could use the sales letter to advantage. With a little care in preparation it is possible to produce interesting and convincing letters that will have actual business-getting powers.



WISE AND OTHERWISE

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A TRANSACTION IN BANKING Part II

SYNOPSIS OF PART I

The Northampton bank had been robbed of \$1,250,000 by a gang of Bank Safe Experts and had offered to return the securities they could not cash for \$150,000 in money. The Pinkertons were quite sure the Scott-Dunlap gang had done the job and that Sam Blake, a bright business college graduate, then a lock expert in the employ of a leading safe company knew all about the robbery, and they set out to prove the fact and recover the securities.

The Pinkertons at once got on the track of Sam Blake, who was very anxious to have the Northampton Bank officials buy back for \$150,000, a million or more of securities the robbers had taken. The fact of the case was that Blake was not a natural criminal like Dunlap, Scott and Leary, and when he

saw the mischief this robbery had caused, the ruin it had brought to scores of people in the Valley of the Connecticut around the little city of Northampton, his conscience troubled him and, besides, the Scott-Dunlap gang had given him very little money and so, when Mr. Baker, of the Pinkertons, went to him and said, "Look here, Blake, we know all about this business. We know perfectly well that you advised the combination of the Northampton Bank to be given to the cashier alone so the Scott-Dunlap crowd could get him. You knew the bank safe could be easily opened and that there was big money there. Now, we have got Scott and Dunlap where we can arrest them any day we want them, and if we do arrest them one of them will squeal, turn state's evidence to save himself, and you will spend the next twenty years in the Massachusetts Penitentiary at Charlestown. Now, we believe you are the least guilty man of the lot. You got into this some way and we are willing to give you a chance. If you turn state's evidence and tell all you know about this case, we will guarantee that you will go free."

Blake hesitated. He did not want to give away the other scamps, yet, he was not especially anxious to go to state prison himself. He decided to go to Scott, and if he could get enough money out of the gang, he would keep still, for he knew the Pinkertons had not evidence enough to arrest him if Scott and Dunlap did not tell the truth. He went to Scott and asked him for money and Scott told him to go to a good deal hotter place than New York, which was hot enough that summer. He said, "You will never get a cent. You have been

talking with the Dicks already, if you haven't given us away, and you may think yourself lucky if you didn't get six inches of cold steel between your ribs instead of money." Blake didn't stop to argue the matter but went direct to Pinkerton and made a clean breast of the whole wretched business.

And now, let us see how it came that Sam Blake, good clean boy, with no bad habits, came to be the most valued member of the most notorious gang of bank robbers the country had ever known. It all came about through that little trotting horse, just fast enough not to win a race. Blake kept the horse at the stable of a man by the name of Ryan, who had a livery, boarding and sale stable somewhere up in Harlem. This stable was really the hanging out place of a choice collection of horse thieves, confidence men and general all around crooks. Stolen horses were fixed over and sold. Old plugs worth about five dollars apiece were doped up and painted and varnished and sold for high stepping family horses, and among other acquaintances of Ryan, the owner of this crook joint, was James Dunlap and his partner, Scott, and Red Leary, a gigantic Irishman who kept a saloon down near the Five Points, the most desperate section of old New York. Leary weighed three hundred pounds, had a head of flaming red hair, wore a number eight and three-quarter hat, and had been a daring bank burglar, but at this time most of his time was given to receiving and guarding the plunder. Leary was a gallant soldier in the war of the rebellion, and was a man of reckless bravery. Sam Blake was encouraged by Ryan to believe his horse was a trotter, for Ryan knew Blake's business, that he had intimate knowledge of bank safes all over the country, and he knew that the Scott-Dunlap gang of bank robbers badly needed such a man in their hazardous branch of industry, and so it came about that Dunlap met Sam Blake and got acquainted with him.

A Transaction on Yale Locks

The Scott-Dunlap Co. had decided to open a bank at Elmira, New York, and they decided that the Second National would be a good bank to open so they laid their plans accordingly. It had a big safe, and the safe was directly under the rooms of the Y. M. C. A. The top of this safe was covered with a layer of railroad iron and cement a foot thick, and it was considered absolutely burglar proof. Scott and Dunlap thought differently and they came to Elmira, a half dozen of them, with a woman who opened a boarding house and looked after their wants. Their plan was to work only by night. They proposed to enter the rooms of the Y. M. C. A., take up the floor above the safe and effect an opening from the top, putting the floor back again each morning and removing the debris to the roof of an opera house, which adjoined the Y. M. C. A. building. This roof was

never visited and there was little danger of the stuff being discovered.

It was a lovely plan and they were there, five or six experienced workers, with all the necessary tools. But, there came an obstruction to their plan. The Y. M. C. A. bought one of the new Yale locks which were just coming into fashion. Now, these burglars would open any ordinary lock with a skeleton key and lock it again the same as a hotel chamber maid does. But you can't do that with a Yale lock, and it looked is if they were stumped. Of course, they could break the lock and get into the rooms that way, but they could not get through the top of that safe in one night, and, of course, the break would be discovered the next morning. It was necessary to get somebody that could show them how to open that Yale lock. Ryan, of New York, had already told Dunlap about Sam Blake, who was heavily in his debt, and Blake was approached. Ryan told him, "If I were in your position I would not work for any two hundred dollars a month and expenses." "Why, what would you do?" said Blake. "Why," said Ryan, "there are men in this country who will pay you more for information about bank locks in one day than you can make in a year selling safes and fixing locks." Blake knew what he meant and stoutly rejected any such proposition, but he got more and more in debt to Ryan, who encouraged him to do so. And then one day Dunlap came on from Elmira and they asked Blake how to open a Yale lock, and told him they would give him fifty thousand dollars to show them how to open the Yale lock of the Y. M. C. A. at Elmira, and Sam Blake fell.

Blake told them it was impossible to pick a Yale lock, but he said there is a way to open it. Go back to Elmira and get me called there to see about selling a safe. The robbers went back and soon the safe company was informed that a certain party in Elmira wanted to buy an expensive safe, and Sam Blake was sent to Elmira to interview this party. Blake told Dunlap to put a small piece of wood, just a little sliver, inside the key hole of the Yale lock of the Y. M. C. A. building. This was done, and, of course, the key did not unlock the lock and the Y. M. C. A. people could not get into their rooms without smashing the lock. The newspapers that morning said that Mr. Samuel Blake, the well known lock expert of the Blank Safe Co., was stopping at the Eagle Hotel, and, just as Blake had expected, the Y. M. C. A. people went around there to get his advice about opening the lock. He went over there and they showed him the key, and while they were not looking he made an impression of that key in a piece of wax. He removed the sliver from the lock and the key worked all right, and that night the Scott-Dunlap gang had keys to work all right, too, for it was an easy matter to make a duplicate key from the wax impression that Blake had made for them.





and every night after the Y. M. C. A. people had gone home at ten o'clock there were industrious gentlemen of New York working in there taking up the floor and carpet, and they were busy till the light of morning began to dawn. They carried out bushels and bushels of cement and bricks, dumped them on the roof of the opera house, and then they went home to their boarding house, carefully locked their door and slept through the day. It was a fine plan and would have succeeded, only one morning the cashier came into the safe room and found a lot of lime powder from the ceiling scattered all over the floor, and the jig was up, and an investigation up stairs showed that they were all ready to open the safe and would have done so in a day or two more. The party escaped, all but one of them, and nobody dreamed that Sam Blake had anything to do with the attempted robbery, but Blake was in the hands of the gang and could not get away from crime.

The Scott-Dunlap Co. was discouraged by this failure, and they at once gave Blake a squeeze to let him know that he was in their power. They did not pay him the \$50,000 they had agreed, because they said the enterprise had failed, but they did give him enough money to let him know that there was a reward for crime as well as punishment, and from that time on it was the business of Samuel Blake, expert locksmith and confidential man of the big safe company, to inform the Scott-Dunlap gang where bank safes were to be found that were comparatively easy of access.

Some startling exploits were pulled off by this bold and daring combination. Among these was the one that ultimately led to the downfall of Samuel Blake. A bank in Quincy, Ill., had been selected, and they went at it about the same way as they did the bank at Elmira. The Baltimore woman again rented a house. They got into the room over the bank by false keys, they took up the floor every night and laid it down again every morning without exciting suspicion and, finally, one night, Scott and Dunlap were able to lower themselves through a hole in the ceiling into the money room of the bank. They were in the vault, but they had to get open the safes inside the vault. To do this, the robbers used for the first time what is known as the air pump method, and this method had been invented by Blake for the purpose of selling safes. The safe company was at the time introducing cement filling to prevent burglars blowing a safe open by means of sifting fine powder into the joints and crevices around the lock. To show how burglars did this they took an air pump and exhausted air from the safe through the joints and then with the same air pump they forced gun powder into the vacuum of the safe, and blew the door out with the utmost ease. Blake had furnished Dunlap with one of these air pumps. He had nothing to do with the rob-

bery but, when the explosion came, the robbers got away with \$120,000 in cash, and more than a million in securities, which they afterwards sold back to the bank. The robbery was a very clever one and nobody suspected either Dunlap or Scott, but when they went away they left behind them that air pump, and a member of the safe company, called upon to examine the wrecked safe, said on seeing it, "If I did not know to the contrary I should think that air pump came from our shop." He wasn't far out of the way for that is just where it did come from, and one of the sharp nosed Pinkertons began to make inquiry about the employees of the safe company, for it was very evident that somebody had posted this enterprising band of robbers on weak safes in different parts of the country. It didn't take this Pinkerton man a great while to make up his mind that Sam Blake was the man, for it was not difficult to find out that he had been interested in fast horses, that he had associated with the crook horse dealer Ryan, and that Ryan knew all the burglars of the Scott-Dunlap gang, and often met with them at his stable or at the saloon of Red Leary, and it was suspected that the plunder was brought there after the banks had been robbed. Red Leary was a noted member of the Dunlap gang and in its earlier days had taken part in many a robbery, but he now acted as banker for the gang, for they kept their plunder intact and did the trading in securities direct with the bank they had robbed. Leary's saloon in New York was the headquarters of the Dunlap gang, while Shang Draper's saloon, not far away in the Five Points, was the headquarters of the Jimmy Hope band of cracksmen.

Gay Life at Long Branch

After the successful robbery at Quincy, Ill., Scott and Dunlap planned a merry summer at Long Branch, then the most fashionable resort on the Atlantic Coast. Their clothing was of the latest cut, diamonds flashed from shirt fronts and on fingers, and the ladies of Long Branch admired the two good looking gentlemen, who had always at their command a splendid team of horses to drive about the gay resort. Dunlap, whose real name was James Barton, had originally been a husky brakeman, while Scott had been a deck hand on a Mississippi River steamboat. Fine training for high society. But as the summer waned the money waned also, and the two society leaders began to think of another transaction in banking, and they went up to New York to see Sam Blake. Sam by this time would have been very glad indeed to get out of the business, but it is a good deal easier to get into trouble than it is to get out of it, and it didn't take these two "swell mobsmen" long to convince Blake that he was in the jaws of the trap and must do what they said. It was then that the plot to rob the Northampton bank was formulated, for Blake knew that the

locks of the cash vault would yield readily once they had the combination to the safe and were inside the building. The field of action chosen, the Scott-Dunlap Co. proceeded in their usual systematic manner. Slim Peary, a smooth talking member of the company, went to Northampton as a book agent or something of that kind, and spent several weeks there getting thoroughly acquainted with the lay of the land; he knew all about the method of entering the bank from the outside door by an ordinary key, he knew that Whittle had the combination. Blake had told that much, and he visited the Whittle house as a book agent and made a careful map of its exits and entrances and, as the day for the bank opening approached, two more strong arm men came on from New York by different routes. They didn't go to any hotel. Where do you suppose they did go?

The School House in No. 10

You remember the school house in number ten with the big vacant attic where rats held high revel and chimney swallows fluttered and rumbled in the old unused chimney? Slim Peary had located this school at once as a safe rendezvous, and a rope ladder made easy entrance and exit through the trap door into the deserted upper chamber, and there the two strong men were quartered with plenty of provisions, including several quarts of whiskey. They slept through the day undisturbed by the recitations just under them and at night they went out and thoroughly inspected the ground. About the first of January Scott and Dunlap, the two leaders, came on from New York, one by way of Boston, the other by way of Springfield. They came in late evening trains and were piloted to the school house in number ten, to wait till the appointed hour.

I have told you about the surprise party at Mr. Whittle's, how successful it was and how the party came back just before daylight, five men with a bushel or two of plunder from the bank. They did not dare take this plunder away with them, there was too much of it, and so they left it right there in Northampton, and where do you suppose they put this, more than a million dollars of cash and securities. It was all planned very skillfully and the school house in number ten was selected as the safe deposit vault for the plunder. The blackboard was one of the old fashioned wooden blackboards of that period, nailed up against the wall by wooden cleats. The robbers took down these cleats, and in back of the blackboard they stored away a large part of the plunder. The rest of it was put under the little platform on which was located the teacher's desk. There wasn't one chance in a million that anybody would ever dream of looking in the old school house for any traces of this robbery. Then, the plunder planted, the band separated. Scott and Dunlap, with a team drove west to Springfield, and there one



went north and the other went south on separate trains. The other three members faded into the night and departed by different routes, all to meet again at Red Leary's in the Five Points.

A month later, when the excitement had died down, Scott and Dunlap went back to Northampton. They took a team at Springfield and drove over late in the evening, a distance of about fifteen miles. That night they went to the school house in number ten, tore down the blackboard, ripped up the platform, loaded the plunder into the sleigh and were nearly drowned crossing the canal to get out of the village on to a country road, but they managed their escape, and the next day when the teacher opened school he was astounded to find the blackboard ripped off, his desk turned bottom side up, and evidence of strange visitors over night. The alarm was spread and the attic visited and there was found remains of provisions, a lot of warm blankets, several empty whiskey bottles, and it was very evident that this had been the rendezvous of Mr. Whittle's surprise party back in January.

Dividing the Plunder

It was a sinister meeting in the liquor dive of Red Leary, at the Five Points. A half dozen members of the band were there, and it was finally decided to put the money and securities in the possession of Leary, who was to bury it in a place known only to himself and his wife. The gang

trusted Leary with good reason. After they had sold the securities the plunder was to be divided. Sam Blake received a small amount of the ready cash with the promise of more when the bank bought back the securities.

That was the condition of affairs when the Pinkertons got hold of Blake and put the screws on him, until he told them the whole story and agreed to turn state's evidence. The gang had agreed among themselves, that whenever it be necessary to save its members any money in its possession should be sacrificed by whoever had it in charge, and the man in charge was Red Leary. As soon as Blake made his confession, the Pinks promptly arrested Scott and Dunlap, the active workers in the robbery.

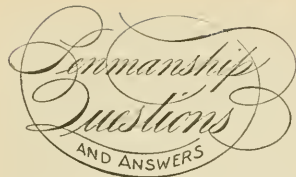
Blake's evidence was amply sufficient to send both these men to prison for the rest of their lives, but, they were told if they would give up the securities—they had already disposed of the cash—they would be granted a much easier sentence, and they insisted that Leary do this. Leary objected, but Mrs. Scott went to him and told him it must be done, or Scott and Dunlap would confess that he was implicated in the robbery and held the stolen property, and that would send him up for a long term of years with the rest. Of course Leary didn't want to go, and so he finally, much against his will, dug up the plunder from the cellar on Sixth Avenue, and it was restored to the bank at Northampton.

Scott and Dunlap got twenty years each in the Massachusetts State's Prison and Scott I believe died there. Dunlap served out his term, getting several years off for good behavior. He was a model prisoner. He came out, went to another part of the country and lived a respectable life.

Sam Blake, too, had learned his lesson. With the shadow of the prison looming over him, he had been taught that the wages of sin are always paid. Of course, he was no longer wanted in the service of the big safe companies but he went into business somewhere in the West and was quite successful, and very few people knew that the model business man of this small western city had once been the most valuable member of the great Scott and Dunlap gang of bank robbers.

Red Leary met a curious death; he and some friends had been celebrating in a cafe in New York City. They came down a flight of steps from the entrance to the street. As they came down, talking and laughing, one of the party noticed a brick, or paving stone, which lay by the curb where some repairs to the city were being made. He picked up this heavy stone and hurled it high in the air at the same time yelling: "Look out, boys." The stone came down square on the eight and three-quarter soft hat of Red Leary and cracked his enormous skull. He died a few hours later from the blow, the last of a band of enterprising bank workers in some respects Wise but mostly Otherwise.

Little Jack Horner sat in a corner
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little Jack Horner sat in a corner.
 Little J



When I began the practice of penmanship, I believed that no finger movement should be mixed with the arm movement. I wish you to answer me in **THE BUSINESS EDUCATOR** what amount of finger movement should be used in connection with the arm movement?—D. S. Garcia.

ANSWER: The proportion of finger and arm movement varies greatly, depending upon the nature of the work to be done, whether of a quantitative or of a qualitative kind. Of course where quantity rather than quality is desired, the arm rather than fingers is used. On the other hand, in precise writing, such as engrossing, the fingers rather than the arm are employed.

Personality has much to do with the relation of finger and arm movement, as some penmen use much more of one or the other movement than other penmen of like ability. Broadly speaking, the arm movement is used for ease and grace and rapidity, and the fingers are used for details and accuracy.

In Old English lettering, how far should the shade be from the letter?—XYZ.

The width of the space between the letter and the shade should conform in shape to the shape of the shade, and as a rule it is somewhat narrower than the shade. The width of the white space is also governed by the amount of space between the strokes in the letters. Where the lettering is extended the space is relatively wider than where it is condensed.

WRITING

1. What should be the aim of the progressive teacher in presenting the writing lesson?

2. Knowledge or Skill: Which is the more important as a part of the teacher's equipment for efficient in-

struction and direction of the writing? Why?

3. Present a development of capital "O" or capital "B" with suggestive counting for exercises, and letter forms in order to stimulate concert of action and rhythmic motor response on the part of pupils.

4. Copy as a specimen of your best arm movement writing:

Do all the good you can,
By all the means you can,
In all the ways you can,
In all the places you can,
At all the times you can,
To all the people you can,
As long as ever you can.

5. What phase of position concerns promotion of health; what phase is related to technic in writing?

6. What pedagogic values should enter into the rating of pupils' handwriting? What are the chief objects of the grade in writing?

7. Give several means of maintaining interest and enthusiasm for progress in applied writing.

8. (a) Write two sets each of the capitals and small letters to show, first, knowledge of letter formation, and, second, facility in execution. (b) Should the teacher write both a formal and an individual hand?

Tom Sawyer.

The teachers of Binghamton, New York, appreciate the value of a good hand writing, and as a result three penmanship classes are being conducted each week with Mrs. Elizabeth Landon as the instructor. Mrs. Landon is the supervisor of writing in the schools of Binghamton. She has favored us with a good list of subscriptions, and writes that each teacher hopes to secure a Business Educator Certificate this year.

Mr. F. E. Auld, Globe Business College, St. Paul, is using The Business Educator in his classes. A list of thirty-four subscriptions has been received from him. Mr. Auld is quite a good penman. He is naturally left-handed but changed to his right hand some time ago. Unfortunately he has one finger missing on his right hand. Even though he is handicapped in this way he swings a very skillful pen.

A BRIEF OUTLINE IN PENMANSHIP BY GRADES OF PUBLIC SCHOOL TEACHERS

By C. E. Doner, Beverly, Mass.

Grades 1 and 2. The primer of writing. The eye training stage. The getting ready stage. Board practice. Large, free writing on paper, rather than small, intensive and restrictive. Good general form—not accuracy—in practicing words, easy sentences, letters, and pupils' names. To be taught as a language and not as an art. Minimum written work and maximum supervision.

Grades 3 and 4. The manner of writing. The muscle training stage. The how, the method, the process, the movement through muscular feeling and touch. The best time for fixing right habits of position and penholding, and also the best time to begin movement for establishing rhythm and legibility—not too technical in form, slant or size, yet free.

Grades 5 and 6. The technique of writing. The form and movement stage. The thorough establishment of position and movement to writing as a language tool. Age best suited to maximum improvement, especially in form and movement. Ought to give thirty minutes daily to formal drill and have expert instruction and supervision. The time to exact and not merely expect, for firmness is fairness.

Grades 7 and 8. The quality, speed and individuality of writing. The individual stage. The establishment of an automatic arm or muscular movement. The end to be sought is a good hand writing in an efficient manner. A good time to make up what might have been accomplished in grades five and six.

Summary

Grades 1 and 2. Eye training stage.

Grades 3 and 4. Muscle training stage.

Grades 5 and 6. Technical stage.

Grades 7 and 8. Individual stage.

Wanted - Engrosser

For permanent position. All-round man with experience preferred, or young man with ability, capable of developing. Apply with samples, giving experience, age, salary expected.

ROUNDS-TRUMAN CO.,

64 WEST RANDOLPH ST.

CHICAGO, ILL.

Some people imagine they have been hustling when they have only been pushed out of other people's way.

**ROUNDHAND OR ENGROSSERS' SCRIPT**

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

LESSON No. 12

Engrossers derive considerable income from making letterheads. They have frequent calls for them written in roundhand. The public calls it copper-plate script, but a good penman can get more grace and action into his work than a copper-plate engraver, even though a penman is handicapped in getting sharp, fine-line engraved etchings.

Some of the most important things in making a good letterhead are arrangement, balance, size, contrast action, spacing and quality of line. Be as original as you can but avoid the freakish. Simplicity is preferable to too much elaborateness. While a flourish here or there, an underscore, or an ornament will often improve a design, strokes without a purpose should be avoided.

After working on the letterhead herewith try one of your own, using a long firm name. Keep the name tall, compact and graceful. The other part can be smaller and less compact. Contrast in size and proportion often makes a very desirable design.

Zanerian College Penmanship
of
 TRAINS
Penmen, Teachers, Supervisors and Engrossers
Columbus, Ohio

*Some easy business writing
 such as is taught in the
 Zanerian College*

Executed in the office of the B. E.

23

*Look out for or. or. of. of ol. ol oh. oh ot. ot
 oe. oe. oe. ve. ve. ve. be. be. be. we. we. we*



NEWS NOTES

W. L. Peterson, formerly of Brigham City, Utah, is now director of the Commercial Department of the Ogden, Utah, High School.

A handicap. W. T. Johnson, Business Principal of the Haskell Institute, United States Indian Training School, Lawrence, Kansas, in renewing his subscription, writes as follows: "I find that being out of The Business Educator is a handicap to me as a Commercial Instructor."

C. D. Phelps, Benford, Texas, is doing very nice work in flourishing. A flourish has been received from him indicating considerable skill and ability.

Florence Clayton, of the Rider-Moore & Stewart School, Trenton, N. J., renewed work in penmanship after the school was closed with influenza for a month by sending us a list of 84 subscriptions. That is a sure way of getting the maximum results.

Frank Tamblin, Wallaroo Mines, South Australia, in renewing his subscription to The Business Educator, stated that "he finds the call of the Educator too strong to be resisted." That is the feeling expressed by many.

A very beautiful and well arranged oval exercise design has been received from Miss Emerald McGibbons, Crystal Falls, Michigan, in the center of which her photograph appears. The design is quite large and very skillfully done, showing natural ability with the pen. Miss McGibbons took work under Mrs. Hansen, who was the supervisor of writing in the public schools of her city.

J. W. Westervelt, Westervelt School, London, Ont., Canada, believes in business people being well trained in penmanship, as well as in other commercial subjects, and as evidence of this we have just received a list of 105 subscriptions from his school.

A very beautiful and skillfully addressed envelope has been received from Charles E. Bear, Madison Square, New York, N. Y. Mr. Bear is an engrosser of considerable skill.



Let us have the names of penmen not published in these columns who have done their "bit" to autocracy. Names written by E. A. Lupfer.

P. J. Quillard

J. P. Carroll

C. C. C. C.

C. D. C. C.

W. L. C. C.



Sam Yule

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

Mr. M. Montague, a copper plate engraver, 4227 Ellis Ave., Chicago, Ill., recently sent us some samples of his work. He has engraved signatures and letter heads from the original pen work of some of our greatest penmen, who all endorse his skill in highest terms. Mr. Holah, of Cleveland, Ohio, did such work a good many years ago, and we believe Mr. Montague is the only one specializing in this work in the United States at present. We wish him success.

T. B. Cain, Douglas Business College, McKeesport, Pa., reports that they have by far the largest enrollment in the 40 years' history of the Douglas College. Recent additions to the faculty are W. D. McLean, of Scottsdale, Pa., commercial department, and Ella O'Donnell, Glassport, Pa., shorthand department.

The name of Aakers Business College, Fargo, No. Dakota, has been changed to that of Fargo School of Business. Mr. O. J. Hanson, the former Principal, has purchased the school and reports an increased attendance this year over last of fifty students, bespeaking a growing institution.

Lieut. J. W. Hatton, son of Prof. L. M. Hatton, proprietor of the Tampa, Fla., Business College, was killed in battle north of the Argonne Forest in France, Oct. 21, 1918. He was but 22 years of age.

W. I. Thomas, Laurium, Mich., Commercial School, favored us with a club of 35 subscriptions. He states that they are using The Business Educator in their penmanship classes as a penmanship text. Many other schools are also adopting this plan, and splendid results are being secured.

The Catalog of the Ellis Publishing Company, Battle Creek, Mich., is splendidly covered, illustrated and printed, presenting quite a large number of commercial text publications, some of which are of recent date and others are revisions of well tried publications. All of the commercial subjects are covered, and many others such as a pocket dictionary, etc.

The Budget, Baltimore, Md., the House Paper of The H. M. Rowe Company, is a regular visitor to our desk and is always read with a relish because it reflects courage and frankness to a marked degree and not mere ability. Dr. Rowe is much more than a commercial text publisher, and that is why he is interesting. The Budget is mailed free to commercial teachers.

PENMANSHIP TROUBLES

Did you ever stop to think when you are unable to make a letter or shade properly that the fault may be with your penholder? It requires a very exact adjustment of the holder to produce those beautiful snappy shades. Why waste time, effort and material with a poor holder when you can get an inexpensive one which is correctly balanced?

Our oblique holders are adjusted carefully by penmen.

Zanerian Expert Oblique Holder, 7 1/2 in. \$.20
Zanerian Oblique Holder, rosewood, 8 in. .40
Zanerian Oblique Holder, rosewood, 11 1/2 in. .50
Zanerian Fine Art Oblique, rosewood, 8 in. .75
Zanerian Fine Art Oblique, rosewood, 11 1/2 in. 1.00

ZANER & BLOSER COMPANY
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A Scientific Course in Rhythmic Penmanship and Spelling through Mental and Physical Development. Successfully used in public and private schools.

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Script Word Building Demonstrator.

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204-205-218 Blanchard Hall, Los Angeles, Cal.

Wanted First-class Bookkeeping and Penmanship teacher for Business College in Texas, Address Texas, care Business Educator, Columbus, Ohio.

WANTED To lease, with the privilege of buying one or two good business schools in the Central West. Address "Business Manager," care Business Educator, Columbus, O.

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A Business College in a Florida town where aviation camps are located. Good reason for selling. Can be had very cheap. Address
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Position in college or head of commercial department, by college graduate. Successful instructor in accountability of broad experience. Excellent references. Address No. 1177 care of Business Educator, Columbus, Ohio.

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"Let's get in touch!"

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The normal balance sheet should show a profit. For scores of teachers enrolled with us in 1918, it does. Many of them, one year ago, were wondering whether to add the help of a reputable agency to their own efforts, as you may now be wondering. Mere wishing never got anybody anywhere. Wishing, coupled with vigorous, effective action, can work wonders. Let us prove it to you, as we have proved it to others every week for fifteen years.

The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

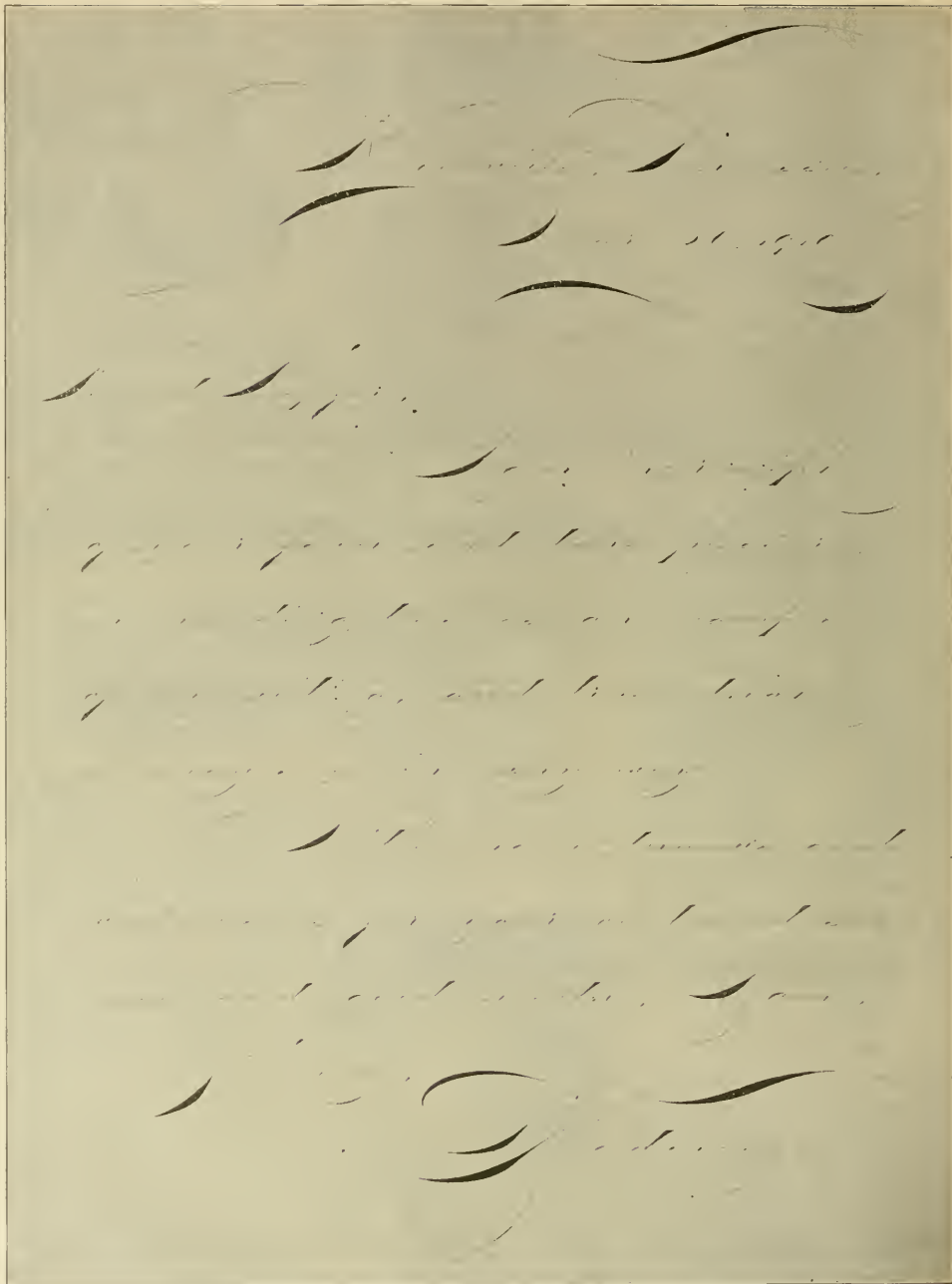


February Opportunities

Some excellent positions, open in February, are now listed. Possibly one of these is just what you want. If interested, write us. No obligation to accept any place. Service absolutely confidential. We get you a better place than can be had thru any other source, or there is no commission to pay. September openings also coming. Let us assist you to a better, brighter future.

SPECIALISTS' EDUCATIONAL BUREAU 516-18 Nicholas Bldg. St. Louis, Mo.
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The Art of

ENGROSSING

P. W. COSTELLO
Scranton, Pa.

The accompanying reproduction of resolutions is testimonial in character, and the use of colors in its make up is permissible as well as highly appropriate. The actual size of the work in the original is 11x13 inches. The border and start, or initial letter "A," are of course the outstanding features of this piece of work, and must be laid out very carefully in pencil before inking any portion of the design. The student will note the great number of curves in the border, and these curves must be gracefully rounded and free from kinks or breaks in order not to offend the critical eye. Don't attempt to ink the design until the lay-out meets this requirement. The interior lettering in the work is in harmony with the border, apoint which should be carefully borne in mind in arranging your design.

The background of the border is done in purple and the ornament in green, mixing Hooker's Green No. 2 and Payne's Gray for the latter color. The heavier shades of green are put on last and are obtained by adding more color to the original mixture.

The large initial "A" is executed in two shades of crimson lake as well as the initial "R" in the word Resolved. The background and ornament of both initials are treated in the same manner as the general border. In the display lines the general color scheme has been carried out in preference to using black, giving a more harmonious effect to the whole design.

W. J. McDonald, F. D. Smith and Miss M. E. Goodell, of Albuquerque, N. Mex., Business College, are keeping the interest in their penmanship classes alive by a liberal use of The Business Educator. Eighty subscriptions have been received from them this year.

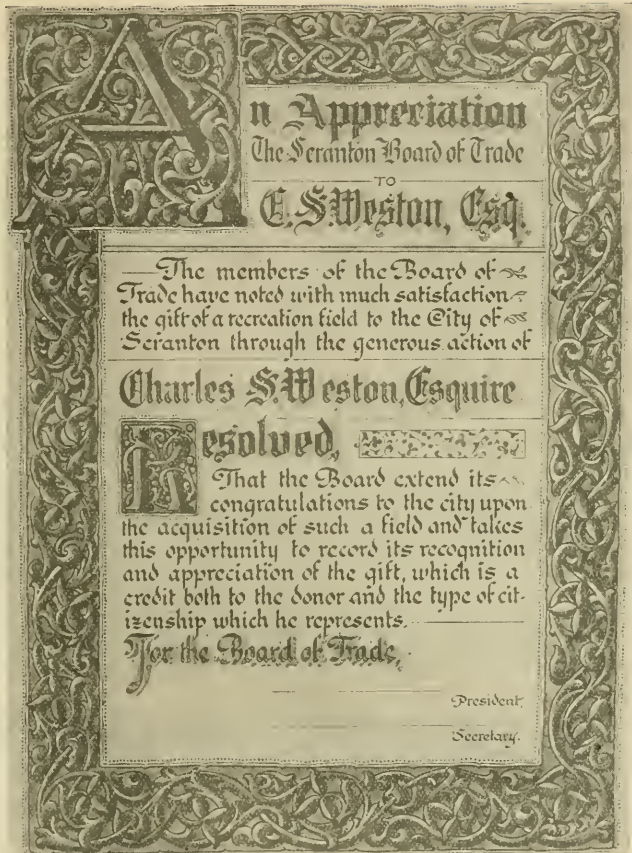
J. F. Sterner, of Heald's Business College, Sacramento, Calif., recently favored us with a list of 100 subscriptions to The Business Educator.

Attention Commercial Schools

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C. A. FAUST, 1024 N. Robey St., Chicago, Ill.



The Business Educator is well patronized by the business colleges of Canada. The latest list from Canada has been received from A. S. McGregor, Woodstock, Ont., Business College. Miss P. E. Morse, C. B. Luce and J. R. Baker, of the Polytechnic High School, Santa Ana, Calif., are good loyal supporters of The Business Educator. Miss Morse recently favored us with a list of 36 subscriptions.

Mr. L. C. McCann, our friend from Reading, Pa., favored us with a list of 31 subscriptions. Mr. McCann is conducting a very progressive business college in Reading and also one in Mahanoy City, Pa.

Mr. O. W. Burgess, of the commercial department of Lockport, N. Y., High School, sent us a list of twenty-two subscriptions indicating that he is keeping up the penmanship interest in his classes.

YOUR NAME on 15 cards for 25 cents. Written plain or fancy. Improve your signature. Send today. Agents wanted. W. H. FARLES, 436 Engineers Bldg., Cleveland, Ohio.

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A book about 5x8 1/2 in., containing 96 pages, will help you to master the beautiful art of ornamental writing. It contains a complete course with detailed instructions how to practice to master the difficult parts of ornamental penmanship. It also contains miscellaneous beautiful inspiring specimens. One letter by A. D. Taylor, the master, is alone worth the price of the book.

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Columbus, Ohio



BROAD-PEN LETTERING, by E. A. Lupfer, with Zanerian

LESSON No. 6

Retouched Old English

This alphabet was first made with a No. 1 lettering pen much the same as the Un-retouched Old English Alphabet given last month. The straight line edges were all ruled with a rule and fine pen, and all the curves rounded and smoothed out. It takes considerable practice and patience to retouch successfully. The highest priced work is all carefully ruled and retouched.

Study the nice arch effect at the tops and bottoms of small letters. The points or "spurs" should not be made too large. Beginners are likely to overdo the retouching. Careful study and thoughtful practice is bound to win.

Only a few varieties of styles are given, since it is usually considered best to first master a style which is nearly standard before attempting to get individuality.

Study carefully the simple treatment of the heading. It is always safe to keep your work simple rather than too complex.

Retouched Old English

abcdefghijklmnopqrstuvwxyz
 ABCDEFGHIJKLMNOP
 PQRSTUWXYZ & KA
 aadgqi 123456789073 hvmgyf

LUPFER

One of the many new lessons and beautiful, practical illustrations which appear in The Zanerian Manual of Alphabets and Engraving, which is a revised, enlarged and greatly improved edition of New Zanerian Alphabets, published by Zaner & Bloser Co., Columbus, Ohio.

NOT Pull BUT Push SPELLS Success

This is exemplified every year in the case of those who have "the professional spirit," and year by year improve their standing and raise their standards by attending training schools and thus raising their earning-power and securing more desirable and congenial positions as commercial teachers. Get the literature of a school that receives six times as many calls for teachers as it can supply. It is the only National Official Training School for Commercial Teachers.

BOWLING GREEN BUSINESS UNIVERSITY, Inc., Bowling Green, Ky.



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Bookkeeping and Business Calculation. Enos Spencer, assisted by J. W. Drye. Published by Enos Spencer, Louisville, Ky. Paper cover, 48 pages, price \$1.00.

The book is designed as a bridge from theory to practice. Particularly adapted to preparatory, secondary, and commercial schools. Rapidity and accuracy are emphasized. The contents follow:

1. Group Addition; 2. Cross Addition; 3. Multiplication, Single Product Method; 4. Complete Multiplication of Mixed Numbers; 5. Billing, Covering Various Products; 6. Grain Calculations, Lumber, Wire Screen Cloth, Pig Iron; 7. Percentage, Per Cent of Profit or Loss on Cost or of Sales, Per Cent of Turnover, Distribution of Gain and Sharing of Loss Among Partners, Distribution of Cost of Conducting Business, Finding the Proper Selling Price, etc.; 8. Maturity of Commercial Paper; 9. Time for Interest; 10. Interest (Business Method); 11. Exact Interest; 12. Finding the Face of Paper; 13. Equating Bills; 14. Averaging Accounts; 15. Adjustment of Investment of Partners.

Byrne Practical Touch Typewriting. Henry Edward Byrne. Byrne Publishing Company, Chicago. Board covers, 64 pages, illustrated.

This volume covers many little essentials about machine construction as well as machine manipulation. Each step is illustrated and described. The work is carefully graded from the simple beginning to the complex end. Quite a complete variety of advanced model forms for writing is presented, the purpose of which is to bridge the gap between school and business.

Ellis Method of Home Accounting. Ellis Publishing Co., Battle Creek, Mich. Paper cover, two books, price 28 cents.

This publication, comprising an Account book and one of Instructions, will fill a need long since felt by many who cannot or do not care to keep an extended account of expenditures. It is simple and practical and inexpensive. It is one of the Ellis Thrift Series of three publications, the other two being "Farm Bookkeeping" and "Marshall's Method of Thrift Training," the last being by Carl Marshall. All are opportune.

Pitman's Shorthand. A short account of its invention and history, together with a statement of the position of the system at the present day. Isaac Pitman & Sons, 2 W. 45th St., New York City, N. Y.

A forty-page pamphlet giving information regarding Pitman's Short-

hand. Such subjects as the Inventor, Easy to Learn, The Verbatim Reporting System, Pitman's Shorthand in Business, In the Professions, etc., are treated. A sample lesson is also included. A copy of this pamphlet will be sent to any one free upon request.

War Time Drawing. Institute for Public Service, 51 Chambers Street, New York City, N. Y. 64 pages, 12 colored pages, 75c postpaid.

The Institute For Public Service claims that if ever drawing gains the position to which its importance entitles it in American education, it will be now. "Don't make classes draw butterflies when they want to draw airplanes" is one of the injunctions. The book contains many illustrations of war time subjects, and will no doubt prove helpful to any teacher or supervisor of drawing as a supplementary work.

Victory White House Vocabulary is the significant title of a 32-page pamphlet published by the Engineering Company of America, New York City. It is an alphabetically arranged list of all of the different words used by President Woodrow Wilson in his seventy-five classic addresses from 1913 to 1918. By Bannell Sawyer, B. C. L., author of Victory High-Speed Shorthand. It is intended for use by students of typewriting, spelling, shorthand, and English.

Books of Unusual Interest

Modern Business Arithmetic

By H. A. FINNEY, of the Walton School of Commerce, Chicago, and J. C. BROWN, Principal of the State Normal School, St. Cloud, Minn.

Brief Course, 298 pp., 8vo., 96c. Complete Course, 488 pp., 8vo., \$1.20.

NATHAN H. LEMOWITZ, Eastern District High School, Brooklyn:

"This is an interesting and instructive textbook. The problems are modern, practical and not complicated. The reason for the existence of such subjects as trade discount is explained so that the student gets an insight into the real business world. Topics like the ratio between the cost items and net sales are now in demand in all commercial statistics. This book is the kind we want for our commercial schools."

Commercial Letters

By JOHN B. OPDYKE and CELIA A. DREW, of the Julia Richman High School, New York.

395 pp., 8vo., \$1.50.

These are not made to order letters, but actual business letters that have made a trip thru the mail.

E. E. GAYLORD, Beverly (Mass.) High School:

"A sort of encyclopedia of good taste in modern correspondence. I consider it invaluable for business correspondence and typewriting classes."

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Study of Oak Leaves

Oak leaves are very decorative, and alternating with laurel, are often seen on medals, coins, rolls of honor, etc.

The sketch for this lesson was made from the natural forms, and the form and character of the leaves and branches are quite faithfully reproduced. Much time is often required for planning the design; balance and proper arrangement of masses are the first consideration. So arrange the branches and leaves that they extend in different directions. Avoid parallelism, that is, too many leaves or too many branches following practically the same direction. Accuracy of detail

means little when the drawing contains faults in line and balance, hence the importance of the most careful and critical attention to these details in arranging the design.

First make a pencil drawing, suggesting general color values. Now, with a No. 3 broad pen and India ink put in background, with short parallel lines. Vary the direction of the lines, and crosshatch them for the darkest values. Use a fine pen for the leaves, thickening the strokes to procure the different tone values. The veins in leaves are simply indicated. Study each leaf critically and note the exact tone value.

The lettering was executed with a broad pen and retouched with a fine pen. Make your copy about twice size of plate shown herewith. Use Chinese white in background of initial "D," also for softening tone values wherever necessary.

As a study of oak, this design is worthy of close imitation, and we would especially urge the student to study the copy until he can comprehend our meaning when we refer to balance, line, color, and arrangement of masses.



Heading for Honor Roll

Honor Rolls are in great demand at the present time, by societies, communities, and business firms, from which young men have left in response to the country's call.

The Loyal Order of Moose calls to mind the pictorial use of the moose head, to give the design a special meaning. The order of Elks or Eagles can be gotten up after this design by using the eagle or elk's head in the place of the moose head.

First lay off design in pencil, giving special attention to balance, arrangement, and spacing. Make your design about 12½ in. from left to right. Rule three vertical lines equally spaced. Place point of divider on center line and rule two parallel curves to govern height of letters in words, "Loyal Order of Moose," and "Pawtucket Lodge." Leave a space four inches deep for moose head and laurel, then lay off words Roll of Honor, devoting special attention to the rustic initials. Use waterproof India ink for all the lettering. The letters were "ruled up" with a ruling pen and T-square and "pointed up" with a fine pen. The



white, of course, was added last. Outline rustic with a No. 5 broad pen. Unevenness of tone value and irregular, scraggly lines will produce the desired rustic effect.

Brush Work

Two No. 7 sable brushes, a pan each of lamp black and vermilion will be the necessary outfit for the brush work on this design. In mixing the color use a very little red with black to produce a brown tone. Finish moose head and laurel, also background, first noting very carefully tone values. Use a free brush and aim for purity of tone. Follow with shading on letters. Note white line to right of letters in words "Roll of Honor." Also thin white line on left edge of letters. The white gives proper relief to the letters and adds to their legibility as well. Use flat wash for wreath first, putting in darker markings afterward.

Give this lesson careful, thoughtful attention, and we are sure you will be rewarded.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Selection and Training of the Business Executive. Enoch Burton Gowin. The MacMillan Company, New York City, N. Y. Cloth cover, 225 pages, price \$1.50.

Wise, level-headed, practical managerial ability was never so badly needed and in demand as today. This volume, therefore, deals with a vital subject and in a concrete vitalizing way. The author himself has had valuable experience in training and in business which enables him to write helpfully and entertainingly. The executive is the personality who acts for and between the owners of an enterprise, its employees, and the public. This volume impresses us as being especially valuable to commercial teachers as well as to business men, and those training and aspiring to be such.

The Handwriting Movement. By Frank N. Freeman. The University of Chicago Press, Chicago. Paper, illustrated, 169 pages, price \$1.25.

This "study of the motor factors of excellence in penmanship" is of value to students of scientific processes of education, to administrators of educational systems, and to penmen who wish to know the "why and the wherefore" of their writing activities or movements. The handwriting act has been caught, illustrated, and measured by the camera and movie film with special apparatus to time and measure the impulses. Experiments in application of the scientific data are given, all of which provide food for advanced thought and act in writing and teaching. He is a super-

ficial student of writing who cannot find confirmatory material in this book, and much that informs and corrects, and much, too, that suggests improvements.

Accounting Theory and Practice. Unit 2. Practice Set. Charles F. Rittenhouse, B. C. S., C. P. A. and Philip F. Clapp, B. C. S., C. P. A. McGraw-Hill Book Company, 239 W. 39th St., New York. Cloth manual, 56 pages, and nine blank accounting book forms, paper covers. The set provides practice material for students of advanced bookkeeping, and is not a treatise on the theory of accounting. The objects are as follows:

1. To familiarize the student with

the operations of the ordinary books of entry designed in accordance with good modern practice.

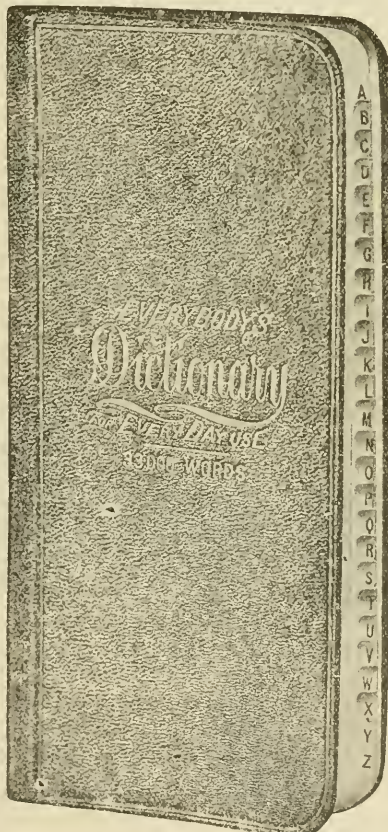
2. To provide practice in the making and posting of adjusting and closing entries, and in the drawing up of financial statements.

3. To illustrate the operation of the ledger accounts usually found on the books of trading and manufacturing concerns, both co-partnerships and corporations.

4. To provide a basis for the discussion in class of the theory and practice of accounting.

The style, rulings, and arrangement of the forms impress one as being thoroughly modern and in conformity with present-day practices in progressive concerns.

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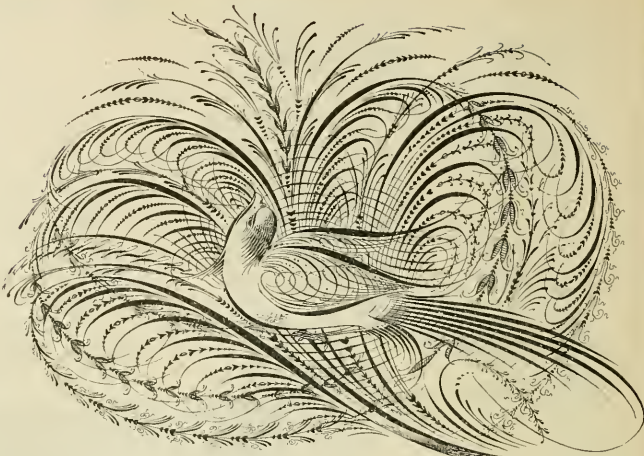
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HONOR ROLLS

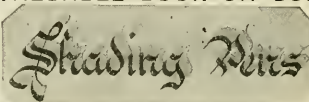
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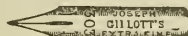


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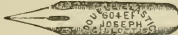
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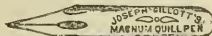
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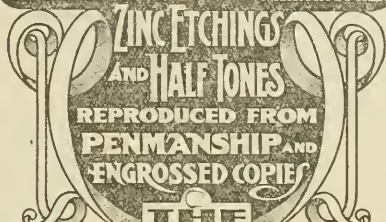
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When "JUNIOR ARITHMETIC-BOOKKEEPING" was published a year ago, a glance showed that the student was expected to prepare elementary forms of trading and profit and loss statements very early in the course. There are those who likewise thought that this was impossible, particularly when the text was intended for students in the advanced primary grades and those not qualified to take up regular courses in private schools.

That Was the Opinion Last September

It is not the opinion today, as is demonstrated by its adoption in schools both public and private everywhere. It was the "missing link" between what the student knew of arithmetic, and what he did not know, in taking up bookkeeping. It was exactly the book that was wanted to tie to the subject of bookkeeping the knowledge of arithmetic the student had already acquired, making his arithmetical knowledge the basis of an understanding of bookkeeping purposes, methods and systems.

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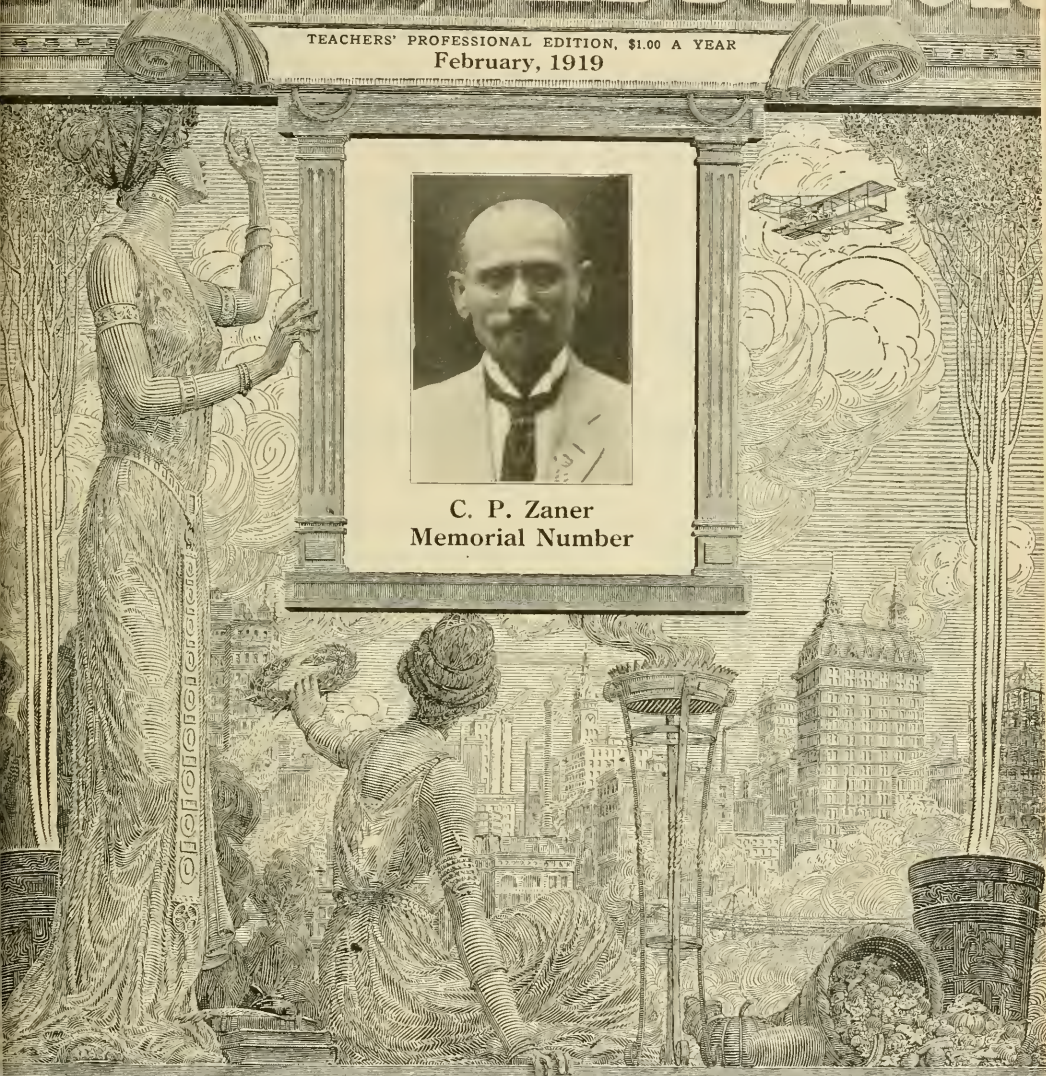
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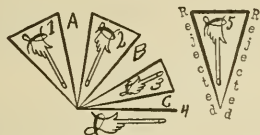
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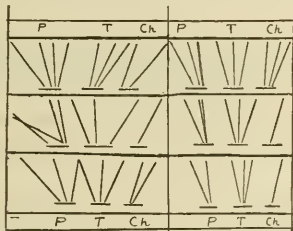
CHALLENGE SHORTHAND

Pitman-Graphic



The fingers above point the attempted directions of shorthand straight lines and curves; but the actual directions, under stress, always vary to the full sweep of the respective triangles.

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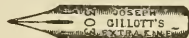
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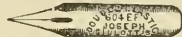
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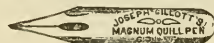
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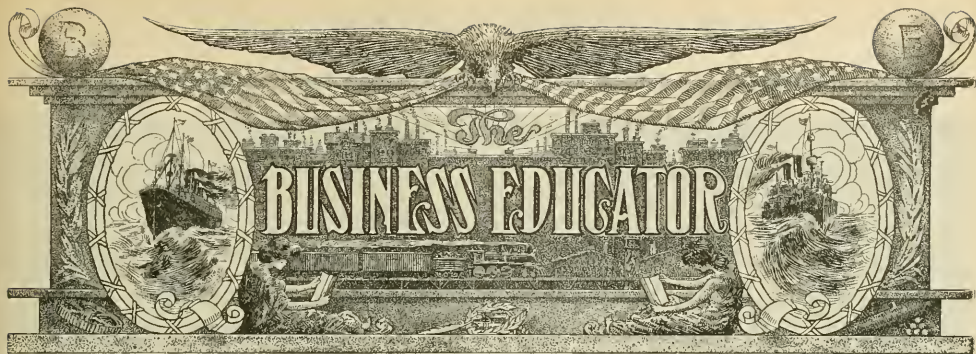
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VOLUME XXIV

COLUMBUS, OHIO, FEBRUARY, 1919

NUMBER VI

C. P. ZANER, Editor

E. W. BLOSER, Business Manager

ZANER & BLOSER, Publishers and Owners

THE TRUE TEACHER

As commercial teachers, the same as teachers of any other subject, it is well to pause now and then amid a multitude of duties and details to consider what comprises true teaching and what constitutes the true teacher, and to further pause and ask the questions: "Am I a true teacher?" and "Is my teaching true?"

What kind of teaching lasts longest? What sort of teacher lives longest in the affections of the pupil?

As I look backward and recall the teachers who came into my life, they fall into two main groups; one of power and another of influence. A third and minor group can be called weak teachers. They were those who had missed their calling and are to be pitied rather than blamed. They were influenced rather than that they influenced. Not infrequently they were learned and sympathetic; schooled rather than skilled; but they lacked initiative and vitalizing qualities.

But the ones I remember more distinctly are the ones of power, and of influence. The former I alternately feared and admired. They were teachers of force, of magnetism, of ability, of wit, of tireless energy, who forced you to think and to do things through sheer fear, or who ridiculed ignorance so that you got busy because too proud to lag behind the crowd.

But the teachers of influence were the ones I think of more frequently and are the ones I bless with a feeling of kindness and love. They were men and women who had sympathy plus and sharpness minus. They requested, listened, smiled a little, suggested, questioned, maintained an even temper, sympathized. They loved and you loved, and you are the better and the more grateful for it all.

Not so much what but how we teach that counts. Not so much what we know but what we are, that goes farthest and accomplishes most. Not the most learned but the most interested and sympathetic teacher is the one who accomplishes most in developing ability and character on the part of his pupils, and, in the long run, on the part of himself.

Not that I would disparage thoroughness in subject and breadth of culture, nor enthusiasm and forcefulness; no, no; but I would place character first, special fitness second, and professional thoroughness last and least rather than first and foremost.

A commercial teacher, no matter how thorough and practical in his subject, is a failure and rarely stays long in a locality, if he is not a teacher by nature and training, or a man as concerns character.

Real power lies in conviction, and conviction is the outgrowth of character. Men and women of

conviction are the ones who influence mankind and move the world.

As commercial teachers, are we men of character, first; men of conviction, second; and men of special ability, natural and acquired, third? If so, well and good. If not, wherein do we fail? To the extent that we can diagnose our own case properly can we remedy the deficiency.

Character is a matter of growth, conviction is a matter of intensity, and ability is a matter of application. There is room in each of us for greater growth, consequently more character; for more concentration, consequently stronger conviction; and for better application, consequently greater ability.

The question resolves itself into this nutshell query: Am I strengthening my character through right living; intensifying my conviction through right thinking; and increasing my ability through right application?

Far be it from me to answer these questions for you (I have my own hands full trying to live up to them), but do we stop frequently enough in the quiet of the evening hour, or the lull of the noonday lunch hour, or the walk home in the evening or the one down town in the morning, to think, to reflect, to resolve to live up to the limits of our desires and our strength?

We live long only in the memory of men and women. We are remembered only as we have moved men and women. We move only to the extent that we are moved by conviction, and conviction is character expressed in action.

C. P. Zaner.

Appreciation and Acknowledgment.

I am grateful to my father for sturdiness of disposition; to my mother for affections; to early teachers Fritz, a lawyer and Dieterich, a preacher, for sympathy and encouragement; to Fowler for insight into character; to Johannet for principles of teaching; to Gray for anatomy; to Sully for psychology; to Christ for consideration; to Ingersoll for courage of conviction; to Darwin for thoroughness; to Lincoln for patience; to Washington for perseverance; to Columbus for enthusiasm; to Franklin for versatility; to Spencer for penmanship; to co-workers for inspiration; to patrons for appreciation; to nature for recreation; to students for loyalty; to hundreds for friendship; to teachers for fidelity to details and duty; to my partner for constancy; to my wife for love; and to all for contributing to my wellbeing.

Ch. Zaner.



Development Practice in Rapid Movement Writing

By T. C. SAWYIER, Columbus, Ohio, R. F. D. No. 8

THE COUNTING AND SPEED ELEMENTS OF PRACTICE

Rhythmical counting stimulates uniformity of action and promotes ease and speed. Much time is wasted by counting and practicing at a rate of speed at which it is impossible to write easily and well. The right rate of speed is as important as the right form of letter. Writing needs to be done easily and quickly, in the same manner that good speech is uttered. The mechanics of movement in writing may be effectively acquired by means of instructional or numerical counting rightly timed and intelligently used. It is better not to count at all than to count too slowly, or beyond the capacity of normal effort. Correct counting, either audible or silent, is an expression of ability to think writing or to write mentally.

In the class room, counting stimulates interest and creates enthusiasm in developmental practice. Counting of the right kind acts as a stimulus to those habitually slow, and serves as a restraint upon the tendency of some to scribble, and thereby aids in regulating extremes in movement.

As a rule, it is best to count for either each down- or each up-stroke. The use of various directional and instructional terms or phrases will be found effective and productive of good results, if the movement is correctly timed, and a musical rhythm is maintained throughout the count.

In the principal movement drills for upper grades, high and commercial schools, there should be from 180-250 strokes in a minute. Movement drills are to establish a practical or controllable rate of speed. Correct speed is vital to progress in writing. The adult should be able to write freely and plainly on the average from fifteen to twenty-five words a minute.

The counting phase is, therefore, a generative source in promoting muscular relaxation, freedom, ease, lightness of touch, uniformity in speed, confidence and power in execution.

Development of W. Touch the pen lightly to the paper. Glide the third and fourth fingers freely. Keep the wrist raised and hand from resting on the side.

Exercise 1. Use a quick in-and-out motion in the W exercise. Count: curve-1-2-3-4-5-6—1-2-3-4-5-6-7-8, swing. Keep down strokes of similar slope; turns narrow at the base line; spacing regular and condensed. Pause gently at the finishing movement. Practice many lines of this drill. Watch position carefully.

Exercise 2. Count: loop-1-2-3-4-5-6-7-8-9-10, swing. Keep lower turns narrow and on the base line. Retrace should be made one-half the way downward. Begin the small loop rightward and downward.

Exercise 3. Retrace the elongated oval six times and pause at the top as in small o, then glide easily and freely from one letter to the other. Make a momentary pause at the finish of each W.

Exercise 4. Make each tall, compact w-exercise with a rapid push-and-pull movement. Do not lift the pen. Keep spacing, slant and size uniform. Count: 1-2-3, 1-2-3, etc. One and two for each down stroke and three for finish.

Exercise 5. Connect each W with a graceful compound curve. Keep spacing wider between than in letters. Count: curve-1-2-3—1-2-3—1-2-3—1-2-3.

Exercise 6. Gradually diminish the size of W to a small w in five steps. Count: loop-1-2-3—1-2-3—1-2-3, etc.

Exercises 7 and 8. Alternate W and V, line after line. These styles of letters begin and end identically. They are rapid, practical, consistent, easily learned and executed, and are similar to the small letter in lower turn and finish. Practice the W singly page after page at the rate of from 35 to 40 a minute. Keep both down strokes on similar slant. Graceful movements produce graceful letter-forms. Be graceful.

The signature combinations should be studied carefully and written many times. Practice the name faithfully. R may be joined to E and W.

Development of l. **Exercise 1.** Alternate the tall, narrow, retraced oval and the straight line exercise. Aim to develop a light, elastic action of the pen to the paper. Keep slant uniform. Retrace each exercise six times.

Exercise 2 is similar to Drill 1 except both movements are joined.

Exercise 3. Begin with the straight line and gradually evolve the loop. Keep up a lively rate of speed throughout the entire exercise. Think control of down strokes and spacing between impulses.

Exercises 4 and 5. Count from 1-6 for the "push-and-pull" or the oval and one for each of the loops. Pause gently near the base of each l to avoid a too rounding turn and a curving back.

Exercises 6 and 7. These drills are good to combine loop and short letter movements. Glide easily and freely from the loop to the lower- and upper-turn principles. Finish gracefully.

Exercises 8 and 9. It is excellent practice to join l to u, e or other small letters. Count: 1-e-1-e-1-e or 1-1-2—1-1-2—1-1-2. Criticise your efforts. Keep slant, size and spacing uniform.

Exercise 10. Count at times for each up stroke and then for each down stroke. As a rule, emphasize the pulling movement in the count. Slant, size and spacing should be uniform. Practice the words "lull" and "parallel" over and over again, page after page.

The sentence is especially good in content, and in the collection of words embodying loop letters. This sentence may be used in connection with practice of b, h and k which follow in the course.

Development of Y. **Exercise 1.** Retrace both the direct oval and the straight line exercise six times each. Make the oval tall and narrow, and the straight line retrace one-half space below the base line.

Exercise 2 is similar to No. 1, but starts with the initial loop attached to the retraced oval.

Exercise 3 is the reverse loop. Use a free, semi-rolling motion in and out the sleeve. Make loops narrow and closely spaced.

Exercises 4 and 5. Count: loop-1-2-3-4-5-6—1-2-3-4-5-Y for No. 4. Attend to slant and spacing. Do not pause during the entire movement. For No. 5 count: loop-1-2-3-4-5-6—1-2-3-4-5-6-loop.

Exercise 6. Count: start-Y-1-2-3-4-5-loop. Both down strokes in Y should slope the same. Make the loop with an in and out motion of the arm.

Exercise 7. Attach a group of three j-like forms to the Y without pause or lift of pen.

Exercises 8 and 9. Alternate the Y and U across the line, line after line. Practice to form the initial loop correctly, and keep size, slant and spacing regular. Criticise your efforts from time to time. Count: 1-2-3 for the Y made singly. Make at the rate of about 40-45 a minute.

Exercise 10. Join the three Y's with a slight pause at the point indicated by the arrow. Do not lift pen. Think clearly. Lead the pen, don't follow it.

The sentence is a good one for review of the U, V, W, and Y. Write a page or more of this for application. Watch spacing between words and between letters.

Development of b. First get into position. Position is the first essential. Be sure that the arm rests in a relaxed manner on the muscle near the elbow. Keep wrist and hand slightly raised. Glide little finger freely.

Exercise 1. Use a lively, push-and-pull action. Gradually emerge from the straight line movement into tall, loop forms, finishing as in 1.

Exercises 2 and 3 start with a right curve as in 1. Count six for the straight line exercise and one for each loop. Do not pause in the motion, or lift the pen. Exercise No. 3 ends like b. Pause slightly at the finish. Keep down strokes as nearly straight as possible.

Exercise 4. Count: curve-1-2-3-4-5-6-b, swing. Keep a good position of body, hand, pen and paper. Study and compare your work with the copy.

Exercises 5 and 6. Count 1-6 for the retrace and 1-2 for each b. Watch slant, spacing, height and width. Keep the lower turn narrow and the back of b straight.

Exercise 7. Join l and v together. Make lower turns in l and b similar. Keep loop full and open. Finish v carefully. Crossing of l and top of v should be level or even.

Exercise 8. The b is an l and v combination. Curve the up stroke as much as possible, and keep the down stroke straight. Lower turn should be narrow. Finish should be high and not looped. It must not resemble le or li.

Exercise 9. Count: b-finish-1-2-3-4-5-6-7-8-9-b, swing. Practice to keep lower turns narrow and similar in curvature.

Exercises 10 and 11. Connect b and o and l and b in groups of six letters. Give attention to spacing between letters and to finish of b and o.

Exercise 12. Small b, w, v and o are similar in finish. Study forms carefully; practice intelligently. Be free, rapid and graceful.

In the words: ebb, bubble, bulb, bobbin, bomb, give attention to the slant of loops; to spacing between the letters; to height of loops and size of short letters. Write each word many times—a page of each. Begin words freely and end them freely, but carefully.

Development of J. **Exercise 1.** Alternate the reverse compact oval and the straight line exercise across the page. Make at the rate of 200 strokes a minutes. Keep a healthful, efficient position for all writing.

Exercise 2. Attach the reverse retraced oval to the extended, straight line movement without checking the motion. Study, then practice. Start like J with a forceful upward action.

Exercise 3. Count: curve-1-2-3-4-5-6-7-8-9-10-finish. Use a vigorous, vibrant, yet controllable action. Be free and graceful. Start and end like J.

Exercise 4. Begin J with a strong upward curve, retrace the long back six times and produce the lower loop in finishing. Keep the upper portion larger than the lower loop. Keep your mind on the point of the pen. Count: curve-1-2-3-4-5-6-loop.

Exercise 5. Alternate the J and Y line after line. Start J upward in a vertical left curve and begin the small loop of Y rightward and downward

Exercise 6. Start J with a forceful, vertical, upward curve and end as capital Y. Keep down stroke straight and slanting. Start the movement before touching pen to paper. Count: 1-2-3. Upper portion of J should be larger than lower portion.

Exercises 7 and 8. Join o and u in groups as shown in copy to facilitate extension and continuity of movement. Pause slightly at top of each o. It is a little more difficult to connect J and u or e or i, therefore, guard against careless movements.

In the abbreviation "Jan.," J joins readily with a. See that a is closed and that both strokes of n slant the same. Place the period carefully. Keep back of J straight and your's as well. The words June and Justice should be given careful attention as concerns spacing between letters; slant of down strokes; height of small letters and the finishing strokes. Do not lift the pen in writing.

The sentence gives practice in writing J with small letters as found in words. Practice this line carefully and freely. Try each of the combinations separately at first.

Development of h. **Exercise 1.** The straight line exercise is always good to practice in developing letters with straight line elements. Watch position and movement.

Exercise 2 is excellent to develop freedom and control of the tall loop letters. Begin and end the exercise freely, and aim to keep the back of loops as nearly straight as possible.

Exercise 3. Count: 1-2. Pause definitely on the base line. Curve up stroke considerably and keep back straight. Make about 75-80 loops in a minute.

Exercise 4 is the same as No. 3 except each loop is connected without lifting pen. Pause at the base line for each loop.

Exercises 5 and 6 are similar in general structure. Study each and plan an appropriate count for each.



Exercise 7. The h is a combination of l and n. Start as l and end as n. Keep both down strokes on same slant. Watch the upper- and lower-turns in the second part of the letter. If the upper-turn is made angular it oftentimes resembles k. Count: 1, 2 for each down stroke in the letter.

Exercises 8, 9, 10 and 11 afford excellent practice material and, therefore, should be written many times, each one separately.

Each of the words should be written or practiced individually—a half page or more of each. Remember to keep slant, size, spacing regular, and to watch turns, angles, loops, beginnings and endings.

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Dear Mr. Blosser:

May I send you my sincere sympathy? To you who have been Mr. Zaner's life long and well beloved friend, his going must be a sore trial. As, I, who knew him but a few years, can hardly believe that he has gone, how much you must miss him, who have been so close to him for so long.

Mr. Zaner is still with us. The vast amount of useful work he accomplished during his inspiring life, not only remains but will grow in the years to come.

In spite of the fact that he was called away while still in his

prime, I do not feel that his life was cut short. A man who has done ten men's work, can well afford to retire a bit early.

When I was leaving Los Angeles to attend the Zanerian, Mr. O. F. Johnston said to me, "It will be worth your time and money just to know Mr. Zaner. Some of the dearest moments of my life I spent with him. He's great!"

Mr. Johnston was right, all right.

Here's hoping that you can continue the noble work alone.

Yours sincerely,

G. D. Grisct.

Mr. E. W. Bloser,

Columbus, Ohio.



TRIBUTES TO C. P. ZANER

BIOGRAPHICAL

Charles Paxton Zaner was born on a farm in Columbia County near Bloomsburg, Pa., on February 15, 1864. He received a good common school education, which was supplemented by a course in the Orangeville, Pa., Academy. He early showed a fondness for penmanship and in 1882 went to Oberlin, Ohio, to take a course in this branch. From there he went to Audubon, Iowa, to assist a brother who was engaged in business. His love for penmanship, however, was too great to allow him to remain in other work, and from Audubon he went to Delaware, Ohio, to become both teacher and student of penmanship. In 1888 he left Delaware and went to Columbus, Ohio, as an instructor of penmanship in a business college. Later the school was closed and in the same year he founded the Zanerian College of Penmanship, Columbus, Ohio, in which institution he remained at the head until the time of his death. No one ever possessed a greater love for the art of penmanship, and being a systematic student and indefatigable worker, he made rapid progress, both as a teacher and as a penman. The books he has prepared are being used very widely in the schools of this country.

The work he did as editor of THE BUSINESS EDUCATOR will long be remembered. In conducting the journal his guiding motive was helpfulness, which thought in reality dominated his whole life. He was a man of rare skill, ability, versatility, and originality, but his nobleness of character easily stood first. At the time of his death he was fifty-four years of age and was in the zenith of his mental and physical powers.

His life went out on Sunday evening, December 1st, 1918, seven miles north of Columbus, where his automobile was struck by a train which gave no warning of its approach in the darkness.

A MEMORIAL ALBUM OF TRIBUTES

We regret that it is impossible to publish each tribute in full. We have received many, each one of which is worthy of a page of the Business Educator. The best we can do is to present only brief extracts of some of them. However, it is our intention to have all of the complete tributes bound in book form so that they may be read for many years to come, we hope, by students of the Zanerian College and by any other interested persons. Since time would not permit us to notify all of Mr. Zaner's friends of his death, there may

be others who will wish to pay tribute to his memory. If so, we shall be pleased to receive whatever such persons think best to write. These tributes, with the others already received, will be placed in the C. P. Zaner Memorial Album.

Mr. Zaner has for years been my closest and most helpful friend; indeed, I esteem him as a brother and I feel his loss as one irreparable to me.

J. F. Fish, Chicago, Ill.

I feel that I have lost one of my best friends. Mr. Zaner lived and worked so faithfully and so well that he inspired us all to higher ideals of service.

E. G. Miller, Pittsburgh, Pa.

I can scarcely realize that my dear friend Zaner is gone.

H. W. Flickinger, Glenolden, Pa.



One of Mr. Zaner's latest photographs. Taken at his desk by T. C. Sawyer.

You have my sympathy in the loss of a noble partner, and the profession has suffered an irreparable loss.

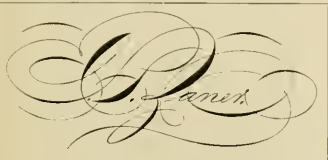
A. N. Palmer, New York City, N. Y.

Personally, he was a friend to me, and almost a father. He was deep thinking, deeply sympathetic and genuinely sincere. His great ambitions, his thoroughness and plain rules of living have inspired everyone who knew him well. He was efficient and systematic, doing more effective work than almost any two people I know.

J. A. Stryker, Kearney, Nebr.

C. P. Zaner

Some of Mr. Zaner's famous signatures.



In the office where I see every day there hangs a small 18x22 water color painting sent me some years ago at Christmas by my good friend, C. P. Zaner, whose tragic death has so shocked the commercial teachers of the United States and Canada and lovers of good penmanship everywhere. It's a restful little painting of a landscape; a running stream, rolling plain, wooded banks, and cloud fleeced sky; a sketch from nature in the vicinity of Columbus, where he liked to ramble in leisure hours sketching in pencil what he sometimes finished in water color, for Zaner was skillful with pencil and brush as he was masterly with the pen.

Zaner was a quiet, modest man, yet he was always listened to with attention and respect at conventions, gatherings of teachers, and by students, for he was a man who made no false motions; his ideas were practical and his explanations were clear and simple. I have met many of the best penmen of America who have been his pupils, and they all tell the same story of faithful, painstaking work on the part of an able, conscientious teacher. Such comment makes a fit monument to any member of a profession which brings little fame and no great store of wealth.

I knew Mr. Zaner as a friend in all kinds of weather, when the wind bites bitterly from the Northeast, as well as when it blows softly from the Sunny South. Such friends I need not say are not over-plentiful, and the loss of this one sinks deep into my heart. He was a clean, honest, honorable man, and I don't believe a whiter soul than Zaner's ever dwelt in mortal clay.

Winds of the Western prairies sigh a requiem; rain and snow and dew of the West drop tears; green grass and flowers he loved so well, grow thick and bright; sun and moon and stars of night, each shed your kindly light on the grave where our friend, called upon so suddenly to answer the final roll call, sleeps his long sleep, well.

Charles T. Cragin, Holyoke, Mass.

He always seemed as a father to me, and I shall mourn his loss accordingly.

R. B. Moore, Louisville, Ky.

GONE, BUT NEVER TO BE FORGOTTEN

My pen almost fails me in writing these words about our dear Mr. Zaner. On December sixth when I returned home from work Mrs. Doner said, "I have bad news for you; Mr. Zaner is gone." The news fairly stunned me. I couldn't make myself believe it. But when I read the newspaper account of the terrible accident that caused the untimely death of Mr. Zaner, I simply had to believe it. I said to Mrs. Doner, "What a loss to Mr. Blosser, the Zanerian, and the Profession."

Zaner gone? Yes, but his works and influence will live for Zaner. As time goes on, it will be with Zaner as it has been with Lincoln, his great goodness will be felt more and more. The name "Zaner" and the word "Zanerian" stand for something distinctive in the penmanship profession, and for the influence of inestimable value in the lives of many hundreds of individuals whose good fortune it was to come under Zaner's personal instruction.

I wish I could express adequately in words how much dear Zaner did for me, but my heart is too heavy, I am so shocked, and until I can collect my thought, all I can say now is that I deeply mourn the loss of one true, noble, helpful and inspiring friend, Zaner. Oh! how we will all miss him!

C. E. Doner, Beverly, Mass.



The news of the passing of my dear friend, Mr. Zaner, comes to me with a shock, that I have not had to sustain in the loss of any other friend, and sure my Mother died away back in 1890, when I was an obscure country school teacher in Illinois, it was my fortune to go to Columbus for a summer under Mr. Zaner's personal instruction. Few influences in my life have ultimately worked out more helpfully than his.

No more sincere, unselfish, modest, earnest, industrious man ever stood up in the classroom, and, undoubtedly, to permeate in the history of our country has directly and personally inspired to successful efforts more individual men and women than it was Mr. Zaner's fortune to help. I should be glad if man I could feel that when my own call comes I could count among those who would regret my passing even a small fraction of the number of those who will personally grieve over the loss of a dear friend when they learn of Mr. Zaner's death.

E. E. Gaylord, Beverly, Mass.

While you are now laying away that skillful hand, that wonderful brain, and that kind heart, I am sure that C. P. Zaner will live, and will continue to live on through the years—lives in the beautiful specimens of penmanship he has scattered all over the world; lives in his books, and in the skillful hands of millions of school children, many of whom may never hear his name, but who will write better because he lived and labored; lives in the beautiful writings of many to whom his thoughts planted through his writings in the minds of thousands of readers; lives in the memory of thousands of his own students, who will be better men and women because they knew him. He was not only a great penman, he was a philosopher, counselor, author, and, greatest of all, FRIEND.

And surely he will live in that great world beyond the grave; for in the midst of all the beautiful things there, he would be at home—his whose eye has delighted with beauty of line and form and color, and who did so much to create beautiful things in this world. And more beautiful than any of the works of his pen or brush was his own life; just as the most beautiful things he taught his students to make was their own lives.

Arthur G. Skeels, Pittsburgh, Pa.

I mourn the loss of a dear cousin, whose memory I shall always cherish. He was foursquare with the world and the world is better and richer for his having lived in it. The penmanship profession loses a leader, who by his wisdom and deeds for a quarter of a century has done more for the advancement and betterment of the art of writing than any other person in my judgment America has ever known. L. M. Kelchner, Seattle, Wash.

I cannot express my sorrow on learning of the untimely death of my friend, C. P. Zaner. No man in the world of commercial education held a firmer grip on the affections of the commercial teachers of the country than C. P. Zaner. His influence was wonderful. His presence was magnetic. He always had a kind word for the younger members of the profession.

I am sure that I express the heartfelt opinion of all the members of the National Teachers' Federation when I say that Mr. Zaner's influence will be missed in the Federation more than words can ever express.

I wish to express through this publication the sincere sorrow of the National Commercial Teachers' Federation.

James C. Reed, Whitewater, Wis.,
Pres. Nat'l. Com'l. Teachers' Federation.

It was my pleasure to learn to know him fairly intimately in the last two or three years, and to know him so was to esteem him for those qualities which we always associate with a gentleman.

Glen Levin Swiggett,
Specialist in Commercial Education,
Bureau of Education, Washington, D. C.

Mr. Zaner was one of my most intimate friends whom I have always regarded in the nature of a father, and I am sure there are thousands of other Zanerians who share with me in the same feeling. I am sure we cannot do too much to honor him for what he has done for the profession and for thousands of men and women throughout the United States.

O. T. Johnston, New York City, N. Y.

My best friend has come and gone—here no more. Unconsciously he taught me one lesson: help others—not yourself.

Fred Berkman, St. Clair, Ohio.

Word of his death brings me to tears. He was father, brother, and chum to me. His loss will be felt around the world.

Frank W. Martin, Boston, Mass.

I counted him one of my good friends, and one of the leaders in work pertaining to commercial education.

Robert A. Grant, St. Louis, Mo.

I have met but few people whom I esteemed as highly as I did Mr. Zaner.

W. A. Baird, San Francisco, Calif.

A man of such high qualities, whose highest purpose and ideal were to make the world better and to enrich the profession to which he devoted his life, deserved a kinder fate.

I have known Mr. Zaner intimately for twenty-three years. I have ever valued his friendship very highly, and now that his virtues and worth to me and the profession have left a renewed and much deeper impression by his untimely departure, I rejoice in having known him and being privileged to count him among and call him my true friend.

W. C. Henning, Cedar Rapids, Iowa.

I regarded him as the best friend I ever had. In fact, he was my ideal.

A. P. Meuo, Pasadena, Calif.



C. P. ZANER
As he appeared in 1900

To me, Mr. Zaner was not simply one to be known as the premier of American penmen, but a man whose character, kindness and unselfishness towered above the average and whose life has been an example and inspiration, for which I shall ever be grateful.

A. M. Wonnell, Cincinnati, Ohio.

I feel that I have suffered a personal loss. I was one of his students in the early days of the Zanerian. I could not help but observe the manner in which he met the difficulties which then beset him, because of lack of both capital and experience. He met those difficulties bravely, hopefully, patiently, and the present Zanerian, with its nation-wide fame and prestige is the result—a monument to an earnest, friendly, talented man. A good man has passed beyond; may his eternal rest be as peaceful as those who loved him believe he deserves.

Wm. N. Smith, Raleigh, N. C.

In Mr. Zaner's death the cause of good penmanship loses a valiant champion, and Columbus, an upright citizen.

F. J. Duffy, Duluth, Minn.

No other member of our Federation would be so missed upon to do just the right, fair thing. What a delightful legacy to come down to his friends.

O. L. Trenary,
Sec'y Nat. Teachers' Federation,
Oshkosh, Wis.

What a fountain of inspiration to us in general, to me in particular.

M. A. Albin, Portland, Ore.

That a man so full of energy, so completely in love with educational duties of life, who was so good in his home, in society, educational circles, business circles and so willing to work at all times, should meet such an untimely death, certainly spreads a pall of gloom over the entire Commercial Fraternity.

L. C. McCann, Reading, Pa.

I was one of the many who knew him who will mourn him as a brother.

H. J. Minnich, Findlay, Ohio.

Words will not express the regret I feel for the loss of Mr. Zaner.

G. A. Rockwood, Poughkeepsie, N. Y.

I know he was admired and loved by all who knew him through his noble career. I feel the loss of him more keenly than I can express in a few words. I would not seek any path to the staff of the Business Educator, and to the faculty of the Zanerian College, and mourn with you the loss of a great comrade and friend.

A. B. Cox, Washington, D. C.

He stood by me in time of need. He has been a constant guide by my side, one whom I could consult from time to time. The profession has lost a valuable member, who was recognized as a leader and respected as a man among men.

F. H. O'Hara, Brooklyn, N. Y.

I can hardly believe that my beloved friend, C. P. Zaner, is dead. The commercial teaching profession has lost one of its leading workers.

Charles P. Zaner's tomb needs inscribed thereon no inspiring and lofty epitaph, for that shall remain written in the lives and hearts of all present and future advocates of the art of penmanship.

W. P. Steinhäuser, Hightstown, N. J.

We regarded him as one of the highest type of manhood, a true friend, and it is terrible to think that his life was blotted out so suddenly.

Mr. and Mrs. D. L. M. Rater,
Harrisburg, Pa.

After dropping a sprig of evergreen in the open grave of my dear teacher, I returned home feeling keenly the distinction and the loss of a courageous, kind-hearted friend, one who was a prodigious toiler for the good of Penmanship and Commercial Education.

Starting in the early dawn of December 4th for Columbus, I walked by the tall, gaunt statue of the Immortal Lincoln and my thoughts pictured how, a half century ago, many people had started at early dawn to pay the last tribute to one whose life had been cut off at high tide. I thought how he was needed for reconstruction days and too how C. P. Zaner will be greatly missed during the coming days of another—a world reconstruction. On this day President Wilson was starting on a Peace Pilgrimage. I silently wished him a safe voyage, and then again thought how much more I might have had to have Mr. Zaner to direct, to modify, to enlighten, to encourage and to commend while we are picking up the threads of Peace again.

It is futile to say what he might have achieved had he lived. And yet as one thinks of his untimely death, it is hard to refrain from dreaming of these impossibilities.

The death of C. P. Zaner takes from his community an upright citizen, from the United States a forward-looking educator. Thousands who had met him loved him because of his boyish frankness and zeal; they admired him because of his straightforwardness and candor; they heeded him because he spoke with the authority of the student and the scholar.

As an all-round penman, author, artist, teacher, supervisor and lecturer he was a brightest star in our profession. He was a thinker and worker. Everything he touched was artistic, poetic and inspiring. Like a strain of sweet music his touch left a lasting impress, and the silent influence of the many values of life this talented man possessed caused hundreds of young men to strike a truer balance in the judgment of life. He was more than a teacher, he was the high-minded man and gentleman, loyal to his friends and loved by them, honest, chivalrous and fearless—a true American.

W. C. Brownfield, Bowling Green, Ky.



MENTAL MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

The Man Who Has Gone

In all ages, poets have sung the terrible death, that ever-lurking tragedy that follows man as the very shadow of his soul. Lord Byron calls it,

"That desolating thought that flings
Death's shadow o'er the brightest things."

In "Marco Bozzaris," the poem that immortalized the name of Fitz Green



Halleck, there is a stanza depicting the especial poignancy of death when it comes to the triumphant warrior, just as the battle is won and the air is filled with the shouts of victory. This terrible and forbidding aspect of

death is forced home to us whenever any good and useful man is struck down right at the high noon of his usefulness, and with his hand yet grasping the lever of accomplishment. There is something so illogical in it, something almost to shake our faith in the wise constitution of things. Such a death is that of Charles Paxton Zaner. So warm and vivid and recent has been his personality among us, that it is fairly impossible for us to sense the fact that he has passed from this world forever. Even as I write, there is a subconscious feeling that it is all a cruel dream and that I shall wake up to find him with us again. Perhaps I may. Who shall say?

I have known this bright and genial and kindly soul for more than twenty years. Many times have I broken bread in his simple home, and spent precious and winged hours before his open grate fireside, exchanging thoughts with him and his charming view regarding those higher things of life in which we found a common interest. My relation to the Educator during the last ten years, has also brought with it a peculiar intellectual intimacy with its editor. These experiences enable me to aver at first hand and in deepest truth, that this rare and beautiful soul was not of the common order of men. It is known and conceded by those competent to judge, that in his chosen specialty, he was easily the greatest of his profession in this generation. But what I want to put down here is, that he was just as distinguished in those general attributes that make for greatness and nobility and loveliness in human character. There was not an impulse in his soul that was petty or insidious or selfish. Never have I known him to utter a bitter or sneering word about any professional adversary or rival. He must have been born under

some far sweet star of kindness. In this, there was something near to saintliness in him, the spirit of the Christ that shines out of the fifth chapter of Matthew. And yet, this was no soft, non-resistant milkop of a man. He had abiding convictions and could and did contend for the light as he saw it; yet even in controversy, he was so brotherly that he never left any adversary with a rankling wound. It has been cynically said that a man who has no enemies never amounts to anything. The life of Mr. Zaner shows that this is not so. Among all the thousands who have come in contact with this busy and forceful man during the quarter century of his career, I do not believe there is one who harbors an unkindly thought toward him. There have been a few rare men in this world to whom no man can be an enemy. Charles P. Zaner was one of them.

It is not for me to amplify my entirely valueless opinion of Mr. Zaner's position in the profession to which he devoted his life. Worthier hands will render to his memory this service. All that I may do, is to offer my humble tribute to his greatness as a man; and, after all, manhood is greater than any achievement, however glorious. The friend we have lost believed this, and there is nothing of truth he would rather have written of him by any friend, than that he fulfilled his mission as a man and as a brother of men.

Are We Done With War?

Since America became a Nation nearly a century and a half ago, we have fought out five wars and have just finished a sixth. That is approximately one war for each generation. Each of these wars was entered into by our people with enthusiasm and practical unanimity. It was not our rulers, but the people, that declared all these wars. Furthermore, in every one of them, a principal of human rights was at stake, and every one of them was fought by us to a victorious conclusion. From this record, a plausible deduction might be drawn that every new generation of fighting young men in America demands a war, and, *per consequentia*, that we shall have a war for every generation that is to come. There are those who believe this, and they argue not only from historical analogy, but from the facts of human nature. They say that man has been a fighting animal from the times when he dwelt in caves or swung from limb to limb in the Pliocene forests. He has had to fight for his food, for his mate, and, as the late Kaiser would put it, for his place in the sun. One can get a great picture of how pre-historic man became a fighting animal by reading Jack London's "Before Adam." There is not the slightest doubt that to maintain himself thru the ages, man has had to be a fighting animal or perish. Thus far the Germans are right.

But because man has been and is a fighting animal, does it follow that he must continue to be a fighting animal when the need for fighting no longer exists? The answer to that question depends on something more than historical analogy or even present biological fact. The great foundation truth to keep in mind is, that man differs radically from all other animals in the changefulness and steadily upward trend of his immaterial nature. Tigers, wolves, hawks, and weasels are fighters and killers also, and there is nothing to show that their natures have been changed in the slightest degree during the thousands of years that man has lived with them. Their mental natures are fixed and they will go on being as they are so long as they are on earth. Not so the man animal: he is not at all the creature he was ten thousand, or even one thousand years ago. He has produced saints and philanthropists and poets and philosophers and beautiful souls innumerable, and with few exceptions, the nations, in the mass all over the world, have grown more kindly and just and humane. All along the centuries, we have been journeying away from the ape and toward the saint. Of course, there is Germany. Through a perverted leadership, we have seen this people make a temporary throw - back to savagery. Things like that happen with nations as with individuals. But against this German reversion to the brute, as shown by acts which, after all, were no worse than what happened in all wars a few centuries ago, we may set the universal horror and execration that this latest German brutality has evoked in all lands of the earth, even to Asia and the Orient islands.

It is therefore not too much to expect that men will rise to the height of abolishing war, by universal and merciful law, just as they have abolished murder, thievery, and slavery, things that in early human society were not even condemned. (Read the Book of Kings or the History of Herodotus.)

Of course, man will not cease to be a combative animal, but we shall see his combativeness given a less brutal outlet than that afforded by war. Already we have this in games and athletic contests. Other substitutes will be found. There are still many big victories to be won from Nature in the air, the sea and the mountains as well as in the shop and the factory. We may see other militant wars, but they will be wars, like the one we have just passed through, for the suppression of tyranny and wrong and for the upbuilding of the world. I think we are at the end of war for war's sake.

Salesmanship When Mr. Vanderlip Did It

launched his Thrift Stamp campaign in December, 1917, few people believed that the whole issue of two billions of dollars could be sold in the single year



prescribed by the law. That would mean twenty dollars apiece for every man, woman and child in the United States. At this writing, it does not appear that the entire issue will be taken, but just the same, the campaign has been a tremendous success and has been worth to the people hundreds of times its cost. For the first time in the history of the American people, they have been given an object lesson in practical thrift. The school children of Massachusetts bought over four dollars worth of stamps per child, and many states have done even better.

It goes without saying that this result could never have been achieved but for the fact that the teachers took over the job of selling the stamps and urging the children as well as the parents to buy. This salesmanship work was also carried on intensively in post offices, banks, stores, etc. Furthermore, the buying of the stamps was everywhere urged as a patriotic duty. Had the stamps simply been offered by the Government, as an investment and without the intensive sales campaign, probably not one percent of them would have been taken.

It is now announced by the new Secretary of the Treasury, Mr. Glass, that the thrift stamps will continue to be offered for sale during the coming year. But the vital question is, will the vigorous sales campaign continue? So far as the schools are concerned, I doubt if it will. The teachers gave their willing work mainly as a service of patriotism, but with the war ended, it will be harder to invoke this motive. The teachers feel that they have done their share.

As for the Government, it can continue to carry on the thrift campaign only at a loss, unless it can continue to find people who will do the work for nothing, which is not probable.

The truth is, that the inculcation of thrift demands something more than the mere providing of a mechanical means of saving. It is a matter of education and training. If the schools are to help in making our people thrifty, they must have time and facilities for teaching thrift methodically, as it has long been taught in several of the countries of Europe. Furthermore, thrift means much more than buying thrift stamps or depositing money in a savings bank. It involves the whole question of earning and spending money and the adjustment of one's standard of living to his income. It is a problem of personal economics and the putting of business sense and system into the affairs of the money-spender and the wage-earner. The schools can teach very much of this if they go about it right, but to get them to do it will take a lot of missionary work among the impractical scholastics who direct the affairs of many of our schools.

Getting Together It is encouraging to learn that one result of the last summer's conferences between representative school men and the heads of the Government Vocational Board is the formation of a general organization among private school men. As I understand it, the purpose of this organization is to create a general unity of policy and purpose among the members, but without in any way interfering with the right of any member to conduct his business as he sees fit. There is to be no attempt to form anything in the way of a close corporation, or any other feature of exclusiveness. The idea is merely to unite reputable school men in a free-for-all organization that will work efficiently for the common interests of the members and for the general cause of private commercial education.

There is no doubt that there has long been a need for such an organization among the private school men. There has been too much of the every - fellow - for - himself - and - the - devil - take - the - hindmost spirit among the commercial school men. Many of them do not know the power and benefit of co-operation. If this new association is started right, does not have too much machinery, does not get into the hands of a click of self-seeking small men, and keeps itself to its legitimate field, it will do a lot of good and be a permanent thing.

I am advised that Mr. E. H. Norman, the energetic and brainy founder of the Baltimore Business College, has been chosen as the first president of the new association. If men like Mr. Norman can be drawn to the support of the organization, there will be no doubt as to its success. Strength to your elbow, Mr. Norman.

THE BUSINESS LETTER

(Continued from page 21)

to arouse the reader's desire to see a Silvertown at the Royal Garage. Arousing desire is absolutely essential in sales letters and the selling points of our goods must be emphasized. Unless you state your selling point definitely, no matter how good the rest of your letter may be, it will not succeed in creating a sale. In the above, the writer should have described one of the numerous features of Silvertowns over other tires and might have suggested briefly other points of excellence. For example:

"You can now buy automobile tires that give complete satisfaction. Goodrich Silvertown Cords have many added advantages, among them being the additional speed and power they give a motor.

"The flexible cords of Silvertowns give a lightness in weight that cannot be found in the stiff and unyielding fabric casing. The motor, therefore, has less resistance to overcome when a car is Silvertown equipped. Actual tests prove that Silvertowns give 15% more power to a motor.

"Silvertowns cut gasoline bills, ride easier and pile up mileage records that are amazing.

"The Royal Garage now carries these tires in your size and would welcome a visit from you."

Overloading the "Clincher"

Writers also make the easy mistake of placing too many facts in the last paragraph of the letter. The "Clincher," or last paragraph, should rarely contain more than a mere statement of assurance of satisfaction and a suggestion that the reader act at once. Often if the writer will imagine that the customer has already bought, and will picture his satisfaction, it will help him greatly. For example:

"When you have equipped your car with Silvertowns and experienced the joy of easy riding, and increased speed without the constant fear of blowouts or punctures, only then will you have joined the great army of Silvertown Boosters."

Be very careful to choose the right thought and words for your closing paragraph and do not crowd all your sales facts into this paragraph.

This booklet has been given over to the discussion of some of the common mistakes in sales letters. Most of us can, after we get the right start, write a fairly effective sales appeal but our big problem is to start with an argument that appeals to the reader. The mistakes in sales letter-writing are almost numberless and you will find many of them in the letters that come to your attention daily. Study all the sales letters you can find. Look for mistakes and then let those mistakes guide you in avoiding similar faults in your own letters. In judging sales letters be sure to put yourself in the attitude of the person who is really interested in the goods or services the letter is trying to sell—try to imagine that you are really in the market for these goods. Then judge the letter and the mistakes that you notice are the ones you must avoid when writing your letters.

As a final word it might be well to keep in mind the fact that the real value of the sales letter depends not upon the absence of faults, but upon the possession of virtues. A letter that has real selling ideas, that makes the reader feel certain of receiving service, that keys him up to a point where he feels that the opportunity is one he cannot afford to miss—a letter with these virtues may succeed in spite of technical defects. On the other hand mistakes in handling will certainly prove a handicap, and may result in its complete failure. The writer should therefore first make sure that he has a vital message to deliver, and second see that no mistakes interfere with its delivery.



BOOKKEEPING VIEWPOINTS

The Sixth of a Series of Articles on the Teaching of Bookkeeping

By W. A. SHEAFFER,

Head of Commercial Department, West Division High School,
Milwaukee, Wis., and Practicing Accountant

The Distinction Between Capital and Revenue

I have left for the last article a discussion of probably the most important subject, measured in the effect on the results of the pupil's work, that the teacher of bookkeeping must emphasize. It is a subject that must be emphasized throughout the bookkeeping course. I do not believe that there is anything that will so influence the work of the bookkeeper in actual practice as the impressions gained in school of this distinction between capital and revenue. If he does not learn it in school he will have to learn it in the bitter school of experience after he has made mistakes that have given false impressions to his employers, and that have tended to give him little confidence in himself and in his previous teaching.

Teachers must not think that pupils must be in the advanced bookkeeping course before they can understand the fundamentals of the distinction between what is a capital charge representing something of value added to the account and a revenue charge that simply means the maintaining of the asset. This distinction should first be emphasized in the study of the classification and analysis of accounts. It is such a common thing for teachers to depend upon a definition and upon rules to give the pupils an understanding of accounts instead of giving numerous examples and illustration to fix the idea in mind. In a previous article reference was made to the use of the six-column statement or working sheet to show the distinction between nominal and real accounts at the end of the fiscal period. This is as important an exhibit to the learner as the balance sheet and the trading and profit and loss statements are to the business man. But how many pupils, and bookkeepers in actual business as well, are satisfied to take the amounts on the books as shown by the trial balance and the various inventories and appraisals and feel certain that the results must be correct because they have classified the accounts correctly and the statements prove. And yet the results may be very far from the truth. Why? Simply because the analysis of the items that have been charged and credited to the various asset accounts have been overlooked, and as a result, the values in the trial balance to start with are incorrect. The question is, "Do the values shown in these asset accounts represent actual additions to the value of the asset, or do they simply represent costs of maintaining the asset?"

In teaching this distinction the teacher of beginning bookkeeping should confine his teaching to those

problems and transactions where there is a clear line of difference between the two kinds of items. There are certain transactions that pupils in the beginning can readily understand as being a charge to the asset account. There are others just as clearly marked as being an expense or revenue charge. Then, there are a large number of transactions that are on the dividing line between the two. The study of these transactions should not be undertaken until pupils reach the advanced work.

Begin this study in the beginning work by a study of some kind of equipment with which the class is familiar, such as, a typewriter or an auto truck. Although the study of the typewriter is the easier, the study of the auto truck furnishes a greater variety. Establish the principle that it is necessary to keep all elements that relate to the value of the truck separate from all expenses that are costs of running the truck. This should be done by means of illustrations from actual business transactions. Place on the board two headings, one, "Cost of Truck," the other, "Expenses of Truck." Take up the study at first as a problem in arithmetic without any reference to the names of the accounts to be kept. Let the first transaction be the purchase of the truck for cash, on account, or part cash and part on account, or part note. Under the heading, "Cost of Truck," enter the original cost and the statement of the purchase. Then study such transactions as, repairs to truck, new tires bought, cost of gasoline, a speedometer or bumper bought, or a top put on an open truck. Analyze these as belonging to the cost of the truck or the expense of running it. After the nature of these different transactions has been established, then, the necessity of a separate account to show cost of asset and another for cost of running or maintaining the asset should be shown. Let the name of each account give an indication of the nature of the items in it, as, delivery equipment for the cost of the equipment and delivery expense for the cost of running the truck.

In the more advanced work the idea that depreciation of the delivery equipment is just as much an expense of operating the truck as an expense paid for, such as gasoline or new tires, should be made clear. The only real difference is that this expense of operating, called depreciation, is not something paid out from day to day but is an estimate at the end of each month or each fiscal period of the lessening of value of the asset due to its use in operating the business.

Let us consider a little further this question of depreciation as it relates to the distinction between capital and revenue. Let us suppose that as expenses are incurred for the delivery equipment they are all charged to the equipment account, depending upon the closing entries at the end of the fiscal period to correct any mistakes or any items that have been charged into it belonging to expenses. Suppose then that the bookkeeper decides to charge off 20% of the whole amount of the account on the books as depreciation and maintenance charge. The fallacy of this lies in the fact that the depreciation is taken off of an inflated value, and the chances are that the value left on the books will be far in excess of the fair value of the equipment. Let us suppose, on the other hand, that the equipment is appraised at the end of each fiscal period and the difference between the value on the books and the appraised value charged to the operating expenses of the business. This will show the true condition at the end of the fiscal period, but each month's trial balance will mis-state the condition of the accounts, and then there is always the chance that some one else will have charge of the books at the end of the fiscal period and the necessity of an appraisal overlooked. Pupils will see from this that the charge of each item to the proper account is of vital importance to show the true condition of the business, and also as a correct basis for figuring depreciation.

But there are other transactions that should be taken up in the advanced work where the distinction is not as obvious as in the illustrations already studied. Let us suppose that a building is owned and used by a business for manufacturing its product. It was constructed with a wooden floor. This floor is wearing out and it is decided to replace it with a cement floor. To what should the cost of the new cement floor be charged? The first thing to consider in answering this question is, "What is the value of the floor so far as the asset account is concerned?" Let us suppose that the floor cost originally \$1000, and that the building has been depreciated 5% per year for ten years. The carrying value of the floor now as a part of the property account is, therefore, \$500. If the old floor has any salvage value, that would deduct that much from the loss sustained in the tearing out of the old floor. The probabilities are that the salvage value would little more than pay for the cost of removing the old floor. For practical purposes we may assume that if the new cement floor costs \$1500, \$1000 of that value is an addition to the value of the building and the other \$500 is a loss. The correct thing to do would be to charge the value of the wooden floor still on the books to the building expense, which would be transferred finally to the losses of the business.

(Continued on page 23)



COMMERCIAL LAW

By J. H. ROBINSON

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Introduction

Business enterprises as conducted at the present time are very extensive in their scope and character. Thus the capital and experience of the individual, and even of the individuals of partnerships, collectively speaking, is insufficient to cope with the various and varying and changing conditions. The individual and the partnership agreement present too many elements of uncertainty to be satisfactory. Such matters as death, insanity, limited liability and concentration of capital must be provided for. The corporation as it exists and is organized today seems to be best fitted to meet the demands of modern business.



The corporation is the most recent form of business organization. There were but six corporations engaged in business in this country at the time of the adoption of the Federal Constitution. Two of these were banking houses, two insurance companies, one a bridge company, and one engaged in the manufacture of iron. There are now over five hundred thousand corporations in the United States engaged in every conceivable form of business, and representing tremendous aggregations of capital.

Definition

A corporation is an organization, the members of which are called stockholders, and are authorized by law to act in certain respects as a single person, under a corporation name. Chief Justice Marshall defined it as "an artificial being, invisible, intangible, and existing only in contemplation of law," and this definition still persists in judicial decisions.

Perpetuity

Unless specifically limited a corporation may exist forever, and this is one of the chief reasons why the corporation is such a popular commercial institution at the present time. The original members may die or transfer their interests, and new members taking their places does not affect the continuity of the enterprise. This is a great advantage enjoyed by a corporation.

The particular attribute of the corporation is the franchise, which may be simply the right to exist as a corporate business enterprise, or it may be a privilege, such, for example, as a right of way enjoyed by a railroad or the right of eminent domain and many other rights.

Classes

The great body of corporation is divided into **sole**, that of one person, and **aggregate**, the unification of a number of persons. The best illustration of a sole corporation is that of a bishop or other church dignitary holding property or rights for a community as a church. There are few of them in America.

Aggregate. The aggregate corporation is divided into public and private. There is a class falling between these two known as quasi public corporations. This class is not distinctly either of the former classes but is in reality part of both classes.

A Public Corporation is one formed for political purposes as to carry on the operations of government. It is an agency created by the state to enable its districts, towns and cities to administer public or local administrative affairs. A public corporation is called a municipal corporation. The state is a corporation of this class.

Private corporations are divided into **ecclesiastical** and **business**, although while the former is hardly known in America it is very common in England. The latter is an association of individuals for the purpose of conducting some business enterprise for profit. Insurance, mercantile and banking corporations are good examples of private business corporations.

Their powers are limited to those expressly granted by the state, and such other implied and understood powers as are necessary to their operation and existence. All other powers are denied.

Quasi-Public Corporation is a private corporation, but a distinction may be pointed out: since it enjoys a certain public right or franchise to the exclusion of other companies, the law construes its rights and duties more strictly and favorably to the public as against the corporation.

Railroad, street car, and light and water companies are good examples of this class.

Corporation are brought into existence by three ways, namely, by prescription, by charter under general statute and by special statute.

The corporation that claims its rights by **Prescription** asserts that it has enjoyed corporate privileges for such a length of time that the law considers that the right to exist as a corporation was given or should be given "when a man can show no other title to what he claims than that he, and those under whom he claims have immemorially used and enjoyed

it," he claims by prescription. Such is the case with corporation by prescription, but which do not exist in this country.

A **Charter** is a direct documentary authority issued under general laws enacted by the legislative department of a state to certain persons to exercise the rights of a corporation. The right of the corporate body are therein explained, and all which is not expressly or impliedly granted is withheld, according to the rule of construction. The charter is a contract between the state and corporation, and cannot be withdrawn or amended by the state unless a special reservation is included in the law or charter. The state may, however, declare a forfeiture of the charter for violation of law by the corporation.

By Special Statute. Formerly corporations were usually created by a special law enacted by the Legislature, but of recent years special incorporating acts are often forbidden under later constitutions in most states. Many corporation, however, exist at the present day which were created in this manner.

A corporation being an artificial person is known by its corporate name. The corporation creates an exclusive right to the name, and it cannot be changed by the officers without the consent of the authority creating it. Some states specify that a corporation must use a corporate style of name; that is, the name must begin with "The" and end with "Company."

This, however, is not the law in many states.

Capital Stock. The capital stock of a corporation consists of the amount of share interests issued or to be issued to the share holders. It may be paid for in money or other property. The shares are often Fifty or One Hundred dollars face value.

A subscriber is one who signs for one or a number of shares of the capital stock. His interest is a proportionate part of the capital stock. Upon the payment of the amount of the subscription the subscriber becomes a stockholder and is entitled to a stock certificate as evidence of this fact.

(To be continued)

J. B. Mack, the skillful penman and former editor of *The National Penman* published some years ago at Concord, N. H., has severed his connection with the Military Vocational School, Moose Jaw, Can., where he went to do his bit in the great struggle for right, and has returned to his school, *The Western Business College*, Swift Current, Sask. Mr. Mack's son, **Zaner H. Mack**, also a penman and former student of the *Zanerian College*, has been in the service overseas with the Canadians.



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 12

SOME SUGGESTIONS FOR CORRESPONDENTS

The sales letter—that is, the letter devoted strictly to sales—has proved to be the wonder of the business world.

In large cities we find great mercantile houses doing a million dollars' worth of business every year, whose success has been founded entirely on postage stamps. Others owe a large portion of their success to the campaigns they conduct by means of sales letters.

The strength of the sales letter as a medium for selling goods depends upon several factors. First, the material that it contains must be carefully chosen. In a conversation between a salesman and his customer, the material can be more or less haphazardly selected, because the salesman can never prepare his talking points so they will dovetail with the questions the customer is likely to ask. But the letter may select from an indefinite amount of material just the points that are best for the given situation. Not only must the material for a sales letter be carefully chosen, but it also must be carefully arranged so as to lead from a good beginning down through a carefully selected line of arguments, to a tactful climax.

Is good sales-letter writing a science? Are there definite principles underlying it which can be stated and put into practice? Or, when a letter fails, does it fail merely because of the whim and caprice of the people to whom it was sent? And, if it succeeds, does it owe its success merely to the same capricious motives, which cannot be measured? Most authorities on sales letter-writing agree that a letter succeeds because it is **right**. A study of both successful and unsuccessful letter discloses certain glaring mistakes made by sales letter-writers that can be easily remedied. Certain of these errors have been picked out and are discussed briefly in this booklet.

Getting Off to a Good Start

The successful sales letter tries to appreciate the point of view of the reader. This is not always easy, because it requires real imagination as well as self-forgetfulness and not all business writers have these qualities.

As a result, a great many sales letters begin wrong. They fail at the point of contact. In going through the files of our own correspondence,

we find a great many sales letters that talk about the Goodrich Company at the very start in place of talking about the reader and his interests. Here are a few beginnings that show this fault:

"We have been in the business of manufacturing rubber goods for nearly fifty years and have the advantage of wide experience and successful manufacture back of us."

"We offer this year to all Dealers the most perfectly manufactured product ever put on the American market."

"We wish to call your attention to our special service plan shown on Page 5 of the enclosed folder."

Every one of the above opening sentences contains valuable sales ideas. But they are stated in the wrong language and appear not as sales arguments but as mere announcements, reflecting only the technical knowledge of the Goodrich Company and what we have to offer. Each of the above sentences is presented from the **wrong point of view**.

The rule that prohibits beginning a sales letter with "We" is a fairly good one to keep in mind. There are times, of course, when a correspondent is justified in talking first about himself or his company, but the occasions are so few that it requires exceptional ability to pick them out. In the vast majority of cases it is best to begin talking about the customer and his interests. In place of using the pronouns "I" and "We," begin with "You," or words that embody the "You" point of view.

This "You" attitude **cannot be overdone**. It is nothing more than getting the point of view of the reader and approaching your proposition from his "side of the fence." Practice to overcome the fault of beginning wrong and you will be surprised at the improvement your letters will show.

Trying to be "Personal"

A very annoying mistake made by some writers is in attempting to deceive a customer by pretending that a well matched form letter is one composed and addressed to him personally. Here are two examples:

"Because you have failed to answer the several letters sent you lately, I am writing you personally to learn why we cannot close this matter at once."

"When I came into Camden, the first news I heard was that you were one of the men I should get lined up, to handle our products."

This "fake" personal appeal cuts the effectiveness of sales letters more than any other single mistake. The reader easily realizes that the "personal" letter he is reading is nothing more than a processed form and probably is being read by thousands of others like himself. And then the thought comes to him that the purpose of the personal tone is to trick him into believing he is one of a chosen few. A letter of this sort deceives no one of experience; hence, never practice using it. Trickery and business do not mix well.

The "Injured" Tone

Another glaring mistake made by many sales writers is their abuse of the following system. They assume a tone of "injury" because certain past sales letters have not brought a reply. A letter that implies that a prospect is under obligation to answer a letter is dangerous. For example:

"This is the third letter we have addressed to you relative to the sale of our advertising service and we feel that you owe us the courtesy of a reply."

The writer who tries to make a customer believe that a reply should be made because he has taken the liberty to send two or three of his sales letters is building a barrier around all sales possibilities. Never place anything in your sales letters that will convey the idea that your prospect is under obligation to act, especially when you take the initiative and write him first.

The Disconnected Opening

A common mistake in sales letters is using for the opening sentence, some current event that is interesting in itself, but not in any way related to the other part of the letter. Notice the following:

"The Allies are gaining on the whole front but the kind of gain I want to talk to you about is that which is found in, etc."

"Bang! Went the starter's gun and then the runners shot down the course. Our business is now a race, etc."

This is a method that if used correctly can be made very valuable in sales letters. In their present form the above examples are bad because there is no relationship between the idea and the articles to be sold. But you can strengthen the interest in your letters and make your sales arguments much stronger if you can weave certain everyday events into your sales arguments. See how this is done in the following letter:

"This is the year of the 'old boat' as well as the new car."

"More tons are being carried by motor cars than ever before, and even the old cars that ordinarily would be junked must be pressed into service."

"This means tire demand, etc."

Lack of Evidence

Another serious mistake in many of our sales letters is the failure to give evidence. Bald assertions about quality are not enough to convince a prospect that he should buy. There must be rock bottom evidence combined with your sales talk. Take the following:

"You can now buy automobile tires that will give complete satisfaction. Goodrich Silvertowns have many added advantages that will please you and the Royal Garage of your city will explain all."

In this letter the idea is, of course, to get the reader to visit the Royal Garage, but the bare assertion of quality is not backed up by any evidence that Silvertowns are **right**. Here the writer overlooked a chance

(Continued on page 18)



ENGLISH

By Mr. D. D. Miller, Cincinnati
N. C. T. F., 1917

In working out a successful teaching plan in any subject, it is just as important to consider the pupils to be instructed, their present educational attainments in the particular subject in question, their disposition toward the subject, and their power of comprehension, as it is the subject in regard to which knowledge is to be imparted.

If it is found that a plan is successful in giving the weakest members of a class of students a thorough knowledge of the subject, it may be called a good and successful method.

It is feared that herein lies the weakness of much of our teaching. We are too often satisfied with our efforts when the brightest portion of a class comprehends, whereas, we should remember that bright and capable students need very little if any instruction, and if that is all that we are able to give, our teaching power is very limited.

Let us lay our plans for the benefit of the dullest and most unpromising members of our classes. Let us make our teaching simple enough for them, and then we shall be sure that the entire class will be able to follow us intelligently in our educational journey.

Now what are the facts with reference to the students whom we are called upon to instruct in English? For the purpose in hand, we shall mention two outstanding facts as we have found them.

First, the average student entering a business school in a large city is woefully lacking in a knowledge of correct English composition, and second, the student not only has no taste for the study of his mother tongue, but in many cases brings with him a positive dislike for the subject. It is probably true that the subject of grammar is more generally disliked by pupils (and teachers, too, I fear) than any other in the public school curriculum.

Combine with this tendency, all too prevalent on the part of young people, of governing their conduct by their likes and dislikes, and it becomes a very important problem of how to offer the English dish so as to make it sufficiently palatable to the young aspirant for business honors to induce him to eat it.

It is important, of course, not to obtain a student's opposition in the beginning of the study. On the other hand, we should endeavor to secure his interest in the study in advance of his taking it up. Therefore, we may be pardoned if we practice camouflage by telling him that he will study Business Correspondence, for experience has taught us that the average business college student's interest is easily aroused in business letter writing. In this way we sugarcoat the medicine and get it down—

for it must be remembered that it is not a question of whether or not to teach English—teach it we must. The whole problem is how to do it.

Furthermore, as by far the greater portion of work in English composition that most of our graduates will be called upon to perform will be in the nature of Business Correspondence, this then becomes the natural vehicle for imparting a knowledge of English composition to our students.

In beginning the study of business letter composition, it should be borne in mind that no one can write a letter with interest and intelligence upon a subject with which he is not familiar. Therefore, ask your students to write on subjects of which they have some knowledge, or in regard to which information can readily be obtained. Later on in the study, when heavier subjects must be handled by letter, it is well to give the student the necessary foundation for writing by suggesting and even by stating the substance of the message which the letter is to convey, leaving it for the student to determine the form of expression.

Frequently, the student's efforts will seem very crude, but when such is the case, no hint or sign of the teacher's recognition of this must reach the student's mind, but every sincere effort should be duly recognized and the student encouraged to write again and again for improvement. It must be remembered that proficiency in English composition is to be acquired by most of us only by diligent practice intelligently directed, by writing and rewriting, by eliminating a word here, substituting this word for that, rearranging this sentence, reducing that one to a mere phrase, finally rewriting the letter from the very beginning — until it represents the best of which we are capable at the time.

By collecting the best work of the class from day to day and culling from it the most glaring errors, grammatical and otherwise, illustrating these errors before the entire class, without, of course, making any mention of the author of the errors, the teacher can in the most convincing manner lead his students to see and appreciate the great value of the ability to speak and write the English language correctly and effectively.

By this plan the essential principles of grammar may be gradually and indirectly introduced, and by actual practice in the daily work the rules of grammar will come to have a real meaning and value to the student.

For it must be remembered that rules of grammar are important only as they enable one to write more effective English. Our letters must not only be grammatically correct, but they must be forceful and effective as well. They must accomplish the end for which they are written. A letter conveying a piece of information must give that information in a clear and unmistakable manner and in the fewest possible words. A let-

ter of application must land the job. A letter offering goods for sale must actually sell the goods. Unless these letters accomplish each its particular purpose they will be worthless as business letters, even though they be grammatically perfect.

It is by working along these lines of least resistance that we have been able to accomplish the best results in business English composition.

A. M. Poole, Churchman Business College, Easton, Penna., recently favored us with 106 subscriptions to the *Business Educator*. This indicates that the Churchman Business College is evidently keeping up the Penmanship interest in their classes.

Mrs. Mary Prince Webb, last year with the Quincy, Mass., High School, is now in charge of the commercial work of the Warren, Mass., High School.

F. H. Metzler, recently one of the commercial teachers in the Dakota Wesleyan Commercial School, at Mitchell, S. D., has recently accepted a position as head of the commercial work of the Fifth District State Normal School, Maryville, Mo.

Miss Lida Nelson is a new commercial teacher in the Rawlins, Wyo., High School.

Oliver B. Lane, of Lakewood, N. J., is a new commercial teacher in the Junior High School, Trenton, N. J.

J. C. Wohlenberg, Carroll, Iowa, is a new commercial teacher in the Dakota Business College, Fargo, N. D.

Miss Alice G. Carr, recently head of the commercial work in the Warren, Mass., High School, has recently accepted a similar position in the Chelsea, Mass., High School.

Miss Bertha F. Hayes, for many years a very successful teacher in the Belmont, Mass., High School, is now with one of the Newark, N. J., High Schools.

While Mr. C. E. Birch, Lawrence, Kansas, was seated at his desk writing to us on December 12th regarding the death of Mr. Zaner, he received a letter from the captain of his oldest son, Lieut. Albert E. Birch, informing him of his son's death. Lieut. Birch was killed by a large shell, and death came so suddenly that he never knew it. The captain closed his letter as follows:

"We buried him the next day as best we could with military honors and marked his grave so that there will be no trouble locating it. It seems unfortunate that he should have been taken away just a few hours before the armistice took effect, but it must afford you some comfort to know that your son died like a man and a true soldier, with his face towards the enemy, under the most trying circumstances I have ever seen a company placed in."



NEW ENGLAND FEDERATION OF HIGH SCHOOL COMMERCIAL TEACHERS MEET

The Sixteenth Annual Meeting of the New England High School Commercial Teachers was held December 14, 1918, at the School of Business Administration, Boston University, Boston, Mass.

The program was made up of two sections, a morning section and an afternoon session. The former session was opened with an address of welcome by Professor C. F. Rittenhouse, who took the place of Dean Lord, both of Boston University. Mr. Fred G. Nichols, Assistant Director of Commercial Education of the Federal Board for Vocational Education, spoke very helpfully upon "The Future of Commercial Education." Following this was a strong paper on "The Problem of Commercial Education in the Junior High School," by Mr. J. A. Ewart, Assistant Superintendent of Schools, Somerville, Mass. The morning session was concluded by "A Tribute to C. P. Zaner," by Mr. E. E. Gaylord, of Beverly. Many in the audience were shocked to hear of the untimely death of Mr. Zaner, and they all felt a great loss to the profession as well as a deep personal loss.

The afternoon session opened with an energetic talk with blackboard demonstrations, by Mr. S. O. Smith, of the High School of Commerce, Springfield, Mass., on the subject "From Movement Drills to Applied Penmanship." Following this was an address by Dr. Chas. W. Elliott, President-Emeritus Harvard College. His subject was "The Proper Objects and Subjects of Commercial Education." As always, President Elliott's address was helpful. Then Miss Ellen A. Regan, of the Gloucester High School, Gloucester, Mass., was introduced, and spoke charmingly upon "The Young Teacher in Action." This session closed with a very effective talk by Miss Alice J. Thatcher, School of Business Administration, Boston University, on "Typewriting Troubles of the Beginner."

At the business meeting, Mr. Fred A. Ashley, Everett High School, Everett, Mass., was unanimously chosen as the president of the next year. The other officers and the usual committees were provided for.

The next annual meeting will be held at the State Normal School, Salem, Mass.

This meeting was well attended and enjoyed. Much praise is due Mr. Raymond G. Laird, of Boston, and his officers and committees for the preparation and presentation of such a valuable program.

T. W. Oates, London Collegiate Institute, London, Ont., Canada, recently favored us with 172 subscriptions to The Business Educator.

BOOKKEEPING VIEWPOINTS

(Continued from page 19)

and then charge the entire cost of the cement floor to the building account.

This same principle may be stated in a different form as follows: "When an asset wears out or is sold, the carrying value of the asset, less any scrap value received for it, must be taken out of the account before the new asset is charged to it. This can well be illustrated by the sale of a machine and its replacement by a new machine or the trading in of an old machine as a part of the cost of the new. Bookkeepers should insist upon the elimination of the old value and the entering of the entire cost of the new machine so as to show the true condition of the account and so as to have the right basis for the taking of depreciation.

Let us take another illustration that will require still more careful reasoning and analysis. A business owns a building that has been leased for store purposes. At the expiration of the lease, the character of the neighborhood has changed and the building can no longer be leased to advantage to stores. It is decided to remodel the building into apartments. Let us suppose, first, that by so doing the annual rental is not increased but is simply maintained on the former income basis. Clearly the cost of altering the building under these conditions is an expense of getting the same income as before. No part of this cost should be added to the building account unless the building as an investment has actually increased in value as a result of the alterations. It would be best to be conservative in doing this. The best plan would be to open up an alterations account to which the cost of the alterations should be charged. This should be written off over a period of five years or so against the income from the property.

An example similar to the above would be a case where in order to economize time and labor or to facilitate production the machines of a factory are re-arranged at considerable expense. The cost of this rearrangement should be charged to some such account as Betterments and written off against profits over a period of years. The use of a term such as this or that of Alterations on the balance sheet clearly describes the asset as a deferred asset and not a real bankable asset.

Now let us go back to the illustration of the alteration of the store building into an apartment and suppose that the alterations to the building cause the owner to receive a larger rental permanently than before. Then it would be fair to capitalize part of the cost of the alterations and add them to the cost of the building account. But suppose that several years afterwards a prospective tenant offers to lease one of the apartments for a period of years providing certain alterations are made? Now, clearly

the cost of these alterations should be charged against the income during the time of the lease, for the next tenant may want the property altered in some other way or put into the condition it was before. This should be done without regard to whether the rental value is increased or not.

Illustrations of this kind could be multiplied, but sufficient have been given to show teachers the possibilities of the subject. Every teacher that gives the time necessary to analyze transactions of this kind will find himself repaid by the knowledge that he has done more to aid future bookkeepers to correctly state accounts as a basis for correct statements than anything else he could do. If bookkeepers could but learn this, business men would have a much better understanding of the condition of their business, and leaks would be eliminated before they had ruined the business. There would be fewer bankruptcies due to poor accounts and fewer businesses would be ruined because they could not meet competition.

In closing this series of articles the writer hopes that the readers of this magazine have secured something of value from the articles written, as the author found time between his teaching of classes and his practical work as an accountant. He hopes, too, that every teacher that has read these articles may have the pleasure of hearing from his former pupils after they go out into business of the good results of his teaching. Nothing can so compensate us for the arduous labor of teaching as the pleasure we feel in the knowledge that our pupils are filling places of responsibility due at least in part to our teaching them correct principles.

G. T. Brice, for a great many years penman for the Spencerian School, Cleveland, is now with the Fisher Business College, Roxbury (Boston), Mass.

D. M. Callaghan is the new commercial teacher in the Mesa, Ariz., High School.

Miss Ruth Craine, of Port Huron, Mich., has just been engaged for the commercial department of the Richmond, Ind., High School.

Miss Amy Dorsett is teaching in the Attleboro, Mass., High School. For a year or two she has been with the Gardner, Mass., High School.

Mrs. J. P. Peterson, head of the short-hand department of Humboldt College, Minneapolis, won second prize in the fifth annual world contest conducted by the Gregg Publishing Co. The first prize went to England. More than 2,100 persons participated in the contest. Mrs. Peterson has been for many years an enthusiastic teacher and student of artistic shorthand.



From many years of close friendship and as an associate worker with Prof. Zaner, in the course of Business Education, I learned his merits as an educator, and his humane qualities as an honorable citizen.

In the death of Prof. Zaner, a noble, generous, and humane soul has returned to our Heavenly Father who gave it in trust for a time to serve mankind in the expansion of knowledge, and in the development of humane character in all the virtues that adorn human nature.

In his nature, he was a leader of high degree and commanded the esteem of all his associates; as a teacher of Commercial Science, he was eminently successful; as an author of Penmanship, he occupied a high rank, and as one of the editors of The Business Educator, he showed good judgment and achieved marked success. As he marched along the thorny path of life, he followed the command of the Great Teacher who said,

"Do unto others as you would have them do unto you."

In all his life's work, he was kind and considerate to all who came into his presence. No discordant word ever disturbed the friendly feelings of himself and associate workers.

In the beautiful language of Shakespeare: "His life was gentle; and the elements

So mixed in him, that Nature might stand up, And say to all the world, 'This was a man!'"

Alas! how uncertain is human life. Today we live, love and labor in behalf of human activities and the interests of mankind. Tomorrow we die, and the great world rolls on regardless of the passing of a soul to God who gave it.

Our deceased friend has given his last lesson, paid the debt we all owe to nature, and bequeathed to mankind an example of life's work worthy of our imitation.

"He has gone, and we are going all, Like leaves we wither, and like leaves we fall."

His pure soul has entered that Celestial Empire of spirits where life is eternal and where God is the Supreme Ruler. Farewell, dear comrade, till we meet in the spirit world.
George Soule, New Orleans, La.

I cannot tell you in words just how much I regretted to learn of the passing of Mr. Zaner, whom I greatly admired.

Frank H. Arnold, Spokane, Wash.

His death is a misfortune to the entire country. There are so few good teachers of penmanship, especially men like Mr. Zaner, whose talent and love for good writing enabled him to help thousands of students throughout the entire country.

J. T. Henderson, Oberlin, Ohio.

He knew more about penmanship and the teaching of it than all the rest of us put together. In his passing, America loses one of its few teachers and pen artists.

S. C. Bedinger, Stillwater, Okla.

He was a positive uplift in the lives of all who knew him. H. Fuller, Acting Supt. of Schools, Columbus, Ohio.

If ever there was a man with a sunnier disposition, a better nature, a more critical eye, a steeper hand, a bigger soul, in the profession of penmanship, he is a stranger to our shores. He has been an inspiration to many and a friend to all. Count me as one of the host of his friends who with bowed heads mourn deeply and continually his death.

C. P. Eberhart, White Plains, N. Y.

For myself I feel the loss of one of the best friends I have ever had, and realize that there is less in life's future living for me by reason of Mr. Zaner's death.

H. D. Harris, Vestal, N. Y.

We have lost a truly great man, the best in the profession.

C. E. Chamberlin, San Marcos, Texas.

Mr. Zaner was universally loved in his profession and will be missed by all lovers of penmanship.

H. C. Walker, St. Louis, Mo.

It is with the deepest sorrow and grief I learn of the horrible death of our friend, yes, our friend, Zaner.

F. T. Weaver, East Liverpool, Ohio.

I feel as if I had lost a father, and your loss must indeed almost overwhelm you.

S. O. Smith, Springfield, Mass.

I am pained more than I can express at hearing of the death of Mr. Zaner. He was one of my warmest personal friends.

J. A. Savage, Omaha, Nebr.

I can think of no man who will be so greatly missed in our profession as C. P. Zaner.

D. D. Miller, Cincinnati, Ohio.

The world has lost its best all-round penman and the profession an able and skillful leader. I feel that I have lost a trustworthy friend.

Irwin S. Light, Hartford, Conn.

That ideal partnership between Zaner & Blosser has been broken. You gave me my start in life.

H. A. Roush, Charleston, W. Va.

In the death of Mr. Zaner the penmanship profession has sustained the loss of its most capable exponent of sensible, progressive teaching methods, as well as one of its most skillful craftsmen.

T. Courtney, Pocatello, Idaho.

When taken he was fast acquiring national renown, and left many works that in the days to come will keep his name known as one of the world's best students in his line, and one of the greatest of Columbus' first citizens.

James W. Nitschke, Columbus, Ohio.



MRS. C. P. ZANER

From a portrait drawn by C. P. Zaner

In his passing I have lost my best friend and the world of penmanship has lost one of its most potent figures. Mr. Zaner was directly responsible for my entry into the engrossing profession.

P. W. Costello, Scranton, Pa.

We who knew him well will miss him not only as a wise counsellor, but as a man and good friend.

Lucy C. Ferris, Warren, Pa.

He did a great deal of honest, thorough work, and I have always admired him, not alone for his wonderful all-round skill, but for his character and liberality.

W. E. Dennis, Brooklyn, N. Y.

I can scarcely realize that the great C. P. Zaner is no more.

W. S. Ashby, Bowling Green, Ky.

To say that we are shocked and sad will give but a faint idea of what the loss of Mr. Zaner means to us. We loved him, as all who knew him did. We admired his sterling worth and manliness. We listened with profound interest to his mastery of his life work.

F. C. Weber, Los Angeles, Calif.

I have followed Mr. Zaner's writings for at least twenty-five years and he has been a great inspiration to me, as he has been to thousands of others.

C. E. Birch, Lawrence, Kansas.

I regarded Mr. Zaner as the foremost teacher of writing of all the world. His influence will remain for generations to come.

W. T. Turman, Terre Haute, Ind.

The profession has lost a faithful and loyal champion of penmanship — a real educator; Columbus a respected, representative citizen, and the penmanship world one of the greatest pen artists of modern times.

O. C. Dorney, Allentown, Pa.

Our friendship, extending over a long period of years, recalls no word or act of his to mar its sweetness. His high ideals and well poised life have been an inspiration to us in the past, and his memory will be a precious heritage in coming years. We admired him as the leader of his chosen profession, but we loved him most of all as a man.

J. H. Carothers, B. F. Williams, Mary Champion, Des Moines, Iowa.

I saw Mr. Zaner last at the New England Penmanship Association in Boston last March. We lunched together and I came to see a little clearer the sweetness of his character, his gentleness and poise, as well as his steadfast purpose, persistent energy and broad ambition.

F. S. Heath, Concord, N. H.

The penmanship world has virtually lost its leader.

A. N. Symmes, Mansfield, Ohio.

Words fail to convey my feelings of sorrow and sympathy.

J. H. Smith, Atlanta, Ga.

We feel keenly the loss that is yours, as well as the loss to the whole penmanship profession, caused by the death of Prof. C. P. Zaner, whom we considered the greatest all-round penman and artist the world has ever known.

H. A. Reneau, A. J. Karlen, L. W. Karlen, Des Moines, Iowa.

He was a prince of men. I said it under the roof of the living, shall I not repeat it over the grave of the departed.

J. S. Dickey, Bowling Green, Ky.

His life and ideals will be a constant inspiration to all of us.

S. C. Williams, Rochester, N. Y.

He was a gentleman, a true friend, a scholar and an ideal teacher.

O. S. Smith, Detroit, Michigan.

The shocking death of my friend, C. P. Zaner, still casts a pall of darkness over my reflections, whenever I think of him and the institution with which he has been connected for so many years. I doubt if the death of any other school man would have touched so expressive a cord of sympathy and regret throughout the land.

H. E. V. Porter, Jamestown, N. Y.

No news could have caused me greater pain and sorrow than did the announcement of the death of C. P. Zaner. I will miss him — we will miss him — the world will miss him.

A. A. Kuhl, Douglas, Ga.

Clay D. Slinker, head of the commercial work of the Des Moines, Iowa, school system, recently, with the aid of principals, teachers and janitors of the city schools, took an inventory of every article of equipment belonging to the city's schools. It is the biggest inventory ever planned in the history of Des Moines, and was completed in one day.

Big men are naturally selected to perform big jobs.

Some day they will, no doubt, take inventories of everything of value not only in municipalities, townships, counties and states, but of the nations of the earth; and finally, an inventory of the earth itself. But my, who will be the Generalissimo Accountant when they decide to take an inventory of the Solar system!

WISE AND OTHERWISE

Stories from Recent Real Life

By CHARLES T. CRAGIN
Hoboken, Mass.

PEOPLE WORTH KNOWING ABOUT

A Dangerous Man

I always like to look at dangerous men. I should have enjoyed seeing



Jesse James, or Billy the Kid, Wild Bill, Dynamite Johnny O'Brien, or any other of the dangerous men of history, and so, one night, in Rochester, N. Y., about fifteen years ago, I went over on the West Side to a church, to see a

man that a good many newspapers and wealthy people said was one of the most dangerous men in all America. This church was a sort of liberal affair, I have forgotten the name of it, but the minister was in the habit of getting lecturers and speakers who had something to say to come over there and talk Sunday nights. He had Jews and Gentiles, Socialists, Temperance Reformers, Women's Rights orators and various men and women with messages more or less coherent. Some of them were wild eyed cranks, who thought if a man was only strong enough he could lift himself by his boot straps. Others were idealists, who could see a rose tinted world close at hand to take the place of the rather drab colored sphere of existence, in which you and I have to wander through life now. And this week he has as the speaker of the evening, a man from the city of Toledo, rejoicing in the name of Jones. A rather plebeian name that of Jones, not quite so common as Smith, but even less distinguished to the world of art, literature and history.

Well, I went over there to hear this dangerous man, and he didn't look dangerous at all at first sight. He was a large, loose jointed man of powerful physique, with big hands and the rather generous feet of a workman; of sandy complexion, rather florid, with light hair, thickly tinged with gray, blue eyes, and a small gray mustache covering his upper lip. He gave a message that night that has kept him fresh in my memory ever since, though he is dead and buried now for fourteen years.

Samuel Milton Jones was the name of this dangerous man from Toledo, Ohio, where he was better known by the name of Golden Rule Jones, for, on a tin sign stuck up on the front door of his factory, where he made tools for boring oil wells, were these words:

THE RULE THAT GOVERNS
THIS FACTORY

"Therefore, Whatsoever Ye would
That Men Should Do Unto You, Do
Ye Even Unto Them."

That is the golden rule given by the Great Master as His message to humanity, during the three short years He spent on earth before they made Him bear His cross up to Golgotha and crucified Him on the bare rock of the place of skulls, while the Roman soldiers cast lots for His raiment around the foot of the cross.

Let me add in comment: It is a significant fact that every man since that day who has tried to apply that rule has been crucified by the scribes and Pharisees of today, and the fickle crowd has often forsaken him in his hour of need as did the Jewish crowd of ancient Palestine.

The Message of the Man

Golden Rule Jones was not a flowery orator. The man who most resembles him is our present Secretary of War, Newton Baker. Baker is no orator. He doesn't wave our glorious banner nor pull the tail of the American eagle till that long suffering bird screams, every time he goes on the platform, but he is an awfully good talker. You know some of the most convincing men in the world are not orators at all. Mr. Parsons, who wrote the commercial law book from which most all of the authors of small school law books borrow their material, hardly ever lost a case before a jury. An old jurymen, speaking of him, said, "He ain't a smart man, Parsons. He can't begin to talk like some of these young lawyers that make you cry and get you all excited up, but he just gets right down side of you and tells you just how it was and of course you have to do as he says, because his side of the case is always right." That is the way with Baker. That was the way with Golden Rule Jones. He told the simplest kind of a story, told how he came over from Wales as a little boy with his parents who settled in a Pennsylvania town where they worked like fury, for very small pay, lived on the coarsest kind of food with barely enough clothing to cover them, and so the boy grew up with little education and no refinement except the natural refinement of a born gentleman. You know some of the finest gentlemen in creation wear overalls and work in coal mines, and clean streets, and carry the hod. But Jones had an overplus of hard, grinding work. He was a sturdy lad, no weakling in boyhood any more than in manhood, and by and by he found himself working in the oil country where somebody had discovered that the greenish, ill-smelling fluid which bubbled up out of the earth and that, for a good many years, had been sold by patent medicine fakery as Rock Oil, good for Rheumatism and all Kinds of Pains and Aches, could be refined and used as a burning fluid in place of whale oil, then the only substitute for the tallow candle and the rush-lights of our ancestors. Great burning fluid, that whale oil. I re-

member we had two little round wick whale oil lamps in our house when I was a boy. Mother used to light them up once in a while when we had company, and you had to light a candle to see the lamps, they were so dim. Fortunes were made in this coal oil, and this boy, eighteen or twenty, got good wages and he had a good brain, too, and by and by in the course of years of life among the oil wells, he invented some machinery for boring oil wells, and as he had his process patented, it wasn't a great while till Samuel M. Jones accumulated a good deal of money and married a wife much more accomplished than he, for she was a fine musician, and a lady of culture, who could see the jewel that lay under the rough exterior of this dangerous man from the oil country. That night, at the West Side Church, Jones told us the story of what he had been doing in Toledo, and I could see why so many newspapers and so many manufacturers and many others of those who believe in supply and demand and efficiency and making a machine out of a human, considered "Golden Rule Jones" a very dangerous man.

But the working men of Toledo didn't think he was a dangerous man, quite the contrary, and when he opened up a large recreation ground on a piece of land he had bought adjacent to his shop, put up a speaker's stand, and had Saturday afternoon picnics and Sunday lectures by famous men who had messages to deliver the people of Toledo flocked there by thousands. There were all sorts of men speaking on the platform of "Golden Rule Jones'" factory grounds Sundays. Some of the most famous men of America and of Europe spoke there and the Republican party, who were in danger of losing their grip on the political machine of Toledo, decided that Jones would be a good man to run for mayor and they nominated him in 1897, when he had been only four years in the city, and elected him mayor of Toledo. And then there was music in the air, for of course they expected the mayor of the city would do what the political machine wanted him to do, and this dangerous Jones wasn't that kind of a man at all, not by any manner of means. He had not the least notion of doing anything except what agreed with his rule of, "Do to others as you would have others do to you," and it was only a brief period of time before he had a regular hornet's nest about his ears, and was in the midst of the hottest kind of a fight with his own party. At the end of the year by the most bare faced fraud they cheated him out of the Republican party nomination, and then his real career began.

Thousands of people urged Jones to run for mayor as an independent candidate, and he did it, and I believe the Democrats endorsed him, for they thought perhaps their machine might get some favors. Anyway, Jones got 70% of the entire vote of Toledo, and was elected mayor, for the second time, by an overwhelming majority.



and then he began to do queer things. He didn't recognize the big corporations, the street railway ring got no favors from him, the temperance people couldn't get him to do what they wanted, he wouldn't interfere with a whole lot of things that church people wished him to take up, he didn't believe in prohibition though he was absolutely temperate, he didn't believe you could make a man or a woman good by passing laws, and he didn't bother much about laws for the suppression of vice, intemperance or gambling, and so the church pitched into him, and the temperance people pitched into him, and yet he made the gamblers and liquor dealers and those who were worse conform to the law more closely than they ever had before, and the "Powers that Prey" didn't like him, because it had been their custom to contribute liberally to the political party in power, and be allowed to do about as they pleased. But the worst thing that Jones did was his conduct with the criminal classes. As mayor of Toledo, during the absence of a police court judge, the mayor had the right to go in there and preside over the police court, and he did it, and every single criminal that was up before him for any minor crime, such as drunkenness, street walking, gambling, petty larceny, and things of that kind, he discharged and let go with a kindly word of advice to do better. And the church people went crazy, and the law and order elements said he was encouraging vice and crime, and they hustled up to Columbus and got a bill before the legislature which took away the rights of the mayor of Toledo to preside over the police force, or to have the power of appointment or removal.

A Fight for a Principle

And then Jones showed what kind of fighting man he was. He declared he would not submit to any such rule, he did not believe it was right and he would not stand for it, and he went to Brand Whitlock, who has been our Minister in Belgium through all these frightful Belgium days. Brand Whitlock, then a young man of twenty-five or so, was city solicitor, and Jones told him, "I am going to resist that act of legislature." Whitlock said, "You haven't got a chance. That question has been decided by the Supreme Court at Cincinnati." Jones said, "I don't care if it has. It isn't right and I believe that decision of the court will be set aside." Whitlock did not believe it, but he took the case, and on close investigation decided that he thought the mayor had a chance, and he got him to engage one of the ablest lawyers in the state, and together they fought that case and the decision of the court was set aside. And the mayor continued to run the police force, and was re-elected for a third term against a most bitter opposition by a most enthusiastic support.

The business of Samuel M. Jones was profitable. He sold his machinery for a good price for it was the

best there was for its purpose, and in matter of wages, he applied the golden rule, he did to others as he would have others do to him, and increased the wages of his help without solicitation on their part, until it began to be known about Toledo that Golden Rule Jones paid better wages than any other shop in the place, and then this dangerous man, who had already done a thing the other employers didn't like by dividing up his profits with his help, did still more to demoralize the law of supply and demand which said, hire your help just as cheap as you can get them and work them just as long as they will work. He commenced an eight hour day in the Jones factory. Eight hour days are common enough now, but this took place twenty-five years ago when ten hours was about the shortest day work anywhere. Think of it; here was a man who didn't discharge his help when they got drunk, who employed all kinds of men, some of them just out of jail, some of them the wildest kind of labor agitators, some of them infernally lazy and generally worthless, some of them too old to be very efficient, and besides paying them more wages than anybody else. He worked them less hours. Is it any wonder capital and the conservative newspapers and the preachers eyed him askance and said he was a dangerous man, whose principles carried out on a large scale would bring about anarchy and make laboring men think they were just as good as any body.

The Final Battle

For six years, 1897, 1899, 1901, Golden Rule Jones had been elected Mayor of Toledo. The last contest had been very bitter. The full strength of the church; of the Republican political machine; of the Democratic machine and of the big business interests had been exercised against him, and his contest for control of the police had made all the old-fashioned law and order people more than ever satisfied that this was a dangerous man. He had no desire to keep any longer the troublesome position of Mayor, for he was thoroughly disgusted with both the political parties, and more than that he was tired of being accused of every crime in the calendar by the church and law and order people. The Democrats nominated a strong candidate, the Republicans a still stronger candidate, and then seven thousand people signed a petition to Mr. Jones asking him to run again as an independent candidate, and he said, "So many people are disgusted with the old parties and wish me to continue, I can not refuse them," and he entered on the strangest political campaign ever fought in that or in any other city. The Union Labor people were against him because he wouldn't make his factory a closed shop. It was open to union men and non-union men. The church people were against him because he wouldn't attempt to close the saloons or gambling houses. The saloons and gambling houses were

against him because he wouldn't take graft and let them run the places regardless of law. Both the political parties were against him. In every contest up to this time he had had the support of at least some of the newspapers of Toledo. This time every newspaper in the city refused to publish his letter accepting the nomination of the people as an independent candidate. Most of them refused to publish it even as advertising matter. Every corporation in the city was against him because he gave shorter hours and higher pay than any other establishment.

"But," says Brand Whitlock, our splendid minister to Belgium, a man with a big heart and a big brain, "I had to support him, for I knew he was absolutely sincere, and that he practiced what he preached, and did to others as he would have them do to him." There were no automobiles to speak of in 1903, and Jones and Whitlock went about the city behind an old white mare, which shed hair all over them, and spoke in all kinds of places. Whitlock tells how Jones spoke at one meeting. He says he came running like a boy up the stairway to the dim little hall in the Polish quarter, where the crowd had gathered. The men set up a shout when they saw him, and he leaped on the stage without waiting to be introduced, he leaned over the platform in front of the crowd and said, "What is the Polish word for liberty?" The mob of Poles huddled about a stove in the middle of the hall, roughly dressed, smoking fiercely at their black pipes shouting in reply, "Wolnosc!" Jones paused, and listening cocked his head, wrinkled his brow, and said, "What was that? Say it again." "Wolnosc!!" again they shouted. "Say it again, once more," and again "Wolnosc!!!" came thundering, till it almost raised the roof. "Well," said Golden Rule Jones, "I can't pronounce it, but it sounds good, and that is what we are after in this campaign. LIBERTY-WOLNOSC." The Poles voted for Golden Rule Jones to a man, and he was elected for the fourth time in spite of all the tremendous opposition.

Jones believed tremendously in the good there was in all kinds of people. Whitlock tells about going home one night with him from the Mayor's office. A negro tramp held him up and begged him for the price of a night's lodging. It was a stormy night and he was talking with Whitlock. Jones reached into his pocket and found only a \$5 bill there. He pulled it out and handed it to the negro. "I haven't got any change, so get this changed," he said. The darky's eyes bulged out as he vanished around the corner in the direction of an open rum shop while the Mayor and Whitlock remained talking on the corner. In a few minutes the darky came back, much to Whitlock's surprise, with a handful of silver change. He had not been able to get bills. Jones tumbled the money into his pocket without counting it. "Ain't you going to



count it?" said the colored man. "Did you count it?" said Jones. "Yes, sir." "Well, then, there is no need for me to count it." The negro stared at him in surprise. "Did you take out what you wanted?" said the Mayor. "No, sir, I didn't take any." The Mayor gave him a half dollar for his night's lodging and the two moved on.

Jones impressed me profoundly as a lover of mankind, as I heard him speak in Rochester two or three months before his death, for he didn't live long after his fourth election as Mayor of Toledo. There isn't any monument to "Golden Rule Jones," I believe, in the city by the lakes. I don't know that any monument is needed for that kind of man. Monuments are mostly lying things anyway. They always give the person planted under them credit for all he deserves, and generally a good deal more. Sometimes they say, "We shall meet again," when it is well known that the sleeper is in a place where nobody would want to go to meet him if he got what was coming to him. This man preached a doctrine that is far more popular now than it was in 1903, and that is going to be a good deal more popular yet when the great question of labor and capital and commerce and education are settled after this terrible cyclone of war dies away and peace once more rules over the distracted world. Possibly Golden Rule Jones was a dangerous man. He certainly stirred up a lot of opposition, but to me he was strangely attractive as I heard him speak fifteen years ago. And now fifteen years later

Zaner's skill with the pen was equaled only by his manhood.

E. A. Lupier's appropriate tribute in script to his departed co-worker, by whose side he worked with pen and student for more than a decade.

of a sudden in the midst of the world's tumult, there comes a great silence, and the "Prince of Peace once more his reign upon the earth begins." Remember this Prince of Peace was considered a dangerous man in His time, almost two thousand years ago, because He taught the same doctrine of Golden Rule Jones, Mayor of Toledo. The roar of cannon, the rattle of machine guns, the crack of rifles has died away. The smoke of battle is being dispelled by the free winds of heaven, from the blood soaked fields of Belgium, France, and Italy. But the war is by no means over, for great questions are waiting for solution, and it will require the steadfast application of "Do to others as you would have others do unto you" to bring about a peaceful settlement of these questions.

The young men and the young women who may read this article, many thousands of them now in the Commercial schools of the United States and Canada, will have much to do with the settlement of these questions. Questions that, if rightly settled, will insure the prosperity of this country and of the world, and give

you young people a magnificent field for effort. Wrongly settled, and we may get a taste of what distracted Russia is suffering today.

If every employer of labor will make the Golden Rule his guide of action, as did this dead and gone Mayor of Toledo, there will be no trouble on that side of the question, for instead of trying to make a machine out of a human being, he will regard him as a brother in God's great family, of which we are all children, and if every man and every woman who works for a living who depends for existence upon the brains of employers, will remember that the Golden Rule applies to the worker as much as to the employer, then labor and capital, employer and employee will work side by side for the Nation and for the great human family.

It is needless to sing his praises to you who knew him so intimately, to speak of the great success he made of his chosen profession, or to mention the sincere and lasting friendships he formed wherever he went.

C. C. Lister, Brooklyn, N. Y.

Mr. Zaner was always so helpful at every opportunity and in so many ways showed himself such a friend that his passing away comes to us as a distinct professional loss.

P. A. Fullen, Geo. E. Sawyer,
Glendale, Calif.

Business education and the teaching profession are deeply indebted to Mr. Zaner. His loss will be felt throughout the entire United States. When one reflects on the great work he accomplished, it seems impossible for one man to have done so much. It certainly can be said of him with all sincerity that he left the world richer than he found it.

R. J. Maclean, Detroit, Michigan.

To our profession this is indeed a sad loss.
S. M. Blue, Portland, Oregon.

He was a friend to all who knew him and an ideal to those who understood him. My life has been made richer through his friendship.

R. B. Stewart, Madison, Wis.

To me he was America's finest and greatest penman.
C. M. Leshner, Carbondale, Pa.

I am very sure that many men and women, in all parts of our country, feel with me that the influence of the big, kindly, tolerant man we learned to know as "The Zanerian," has been a great force for good in our lives. We marveled at and admired his skill, but more than that—we loved and respected the man.

Vera A. Albin, Portland, Ore.

We all regret that Mr. Zaner was called from this earthly life long before the educational profession could afford to lose him. Yet he has left with us accomplishments that will live forever.

C. N. Harer, Wilmington, Del.

I feel that I have lost a friend, one of the rare kind who was too big for the petty things of life, and I know the profession has lost one of its greatest leaders in the nation.

F. A. Keefover, Berryton, Kans.



Engraved from a water color painting by C. P. Zaner. He found recreation in painting these pictures, and happiness in presenting them to his friends.



The teachers and pupils join with us in grief over the loss of so great a friend and benefactor. Mildred Moffett, Middletown, O.

Mr. Zaner surely endeared himself in the hearts of all his students, and I am confident that there will be many hearts as sad and heavy as mine today.

Laura Jane Breckenridge, Lafayette, Ind.

His death is a tragedy that will be a grief and inestimable loss to hundreds of teachers throughout the country. Personally, I shall miss him very much.

J. L. Holtscaw, Detroit, Mich.

Self was forgotten in his willingness to do good.

J. H. Bachtenkircher,
Lafayette, Indiana

I have lost the best, most powerful friend I have ever had in the educational sphere of existence. R. L. Reed, Barberton, Ohio.

Mr. Zaner was a man of great strength of character, and his ability as a penman and teacher was of the highest order. He will go down in penmanship history as one of the greatest penmen of his day. His death is a distinct loss to the profession.

H. P. Behrensmeyer, Quincy, Ill.

I have enjoyed an acquaintance with Mr. Zaner for a number of years, and have been stimulated and greatly helped many times by his inspiring instruction and counsel.

J. W. Jones, McKeesport, Pa.

The many hundreds who have been helped by his skill and influenced for good by his genial personality and supreme helpful character will feel that they have lost a personal friend. Lee F. Correll, Plattsburgh, N. Y.

It seems almost impossible to believe that the man who has molded the characters of so many successful young men and women in this country has gone.

A. B. ZuTavern, Portland, Ore.

His going is a lamentable loss to the profession. Honest, skillful and ambitious, he made a name for himself which will be cherished with honor and respect in time to come.

I owe a great deal of my success to C. P. Zaner. E. L. Brown, Rockland, Maine.

Columbus, O.
C. A. Lippert,
Dear Sir,
You see
in this a specimen of my
penmanship.
Yours truly,
C. P. Zaner

Written by Mr. Zaner with no thought of it being engraved. He delighted in encouraging others by handing them specimens of his writing.

ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

LESSON No. 13

Much of the engrossing today is done in Old English lettering and Roundhand. The accompanying illustration is a good example of this class of work, and represents an actual resolution.

In preparing pen work the first thing to consider is arrangement. Unless your headings, etc., are properly centered, the work will not look pleasing to the public no matter how exact the work may be otherwise. It takes careful planning and judgment. The safe way is to indicate the spacing first with a pencil.

Be careful with the shading and ruling. If they are carefully done they improve the design as a whole, and if not done carefully they detract. Retouch the lettering, and in the shading be sure to get the shades the same shape as the letters.

Try to secure orders for resolutions and prepare them similarly to the one in this lesson.

At a meeting of the Directors of

The Market Exchange Bank

Columbus, Ohio

the following resolution was adopted:

Dr. Samuel B. Hartman

died at the advanced age of 87 years, on January 30th, 1913, after a long and successful life. His connection with this Bank was very close, being its founder, its first President, and having contributed more than any other one person to its success!

Resolved

by the Directors of The Market Exchange Bank Company that we remember with gratitude the staunch friendship of Dr. Hartman for this Bank and everyone connected with it; that we regret that the community has lost a man whose life was useful and in harmony with his fellow men, and that his kind heart, his genial and even disposition, and his deep interest in his friends will live in our memories!

The Market Exchange Bank Company

Mr. and Mrs. George F. Steube announce the marriage of their daughter Flossie Fay to Mr. Lawrence F. McDonough on Thursday, the 26th of Dec., 1918, at York, Nebraska.

Wanted - Engrosser

For permanent position. All-round man with experience preferred, or young man with ability, capable of developing. Apply with samples, giving experience, age, salary expected.

ROUNDS-TRUMAN CO.,
64 WEST RANDOLPH ST. CHICAGO, ILL.

ACT QUICKLY! DON'T WAIT!

IF you are interested in fine penmanship you must try to see my written cards. A selected specimen for your scrap book FREE. Send me 25 cents RIGHT NOW in order to be sure of your grasping this opportunity.

M. OTERO COLMENERO,
Box 486 SAN JUAN, PORTO RICO

For Sale Splendid small business college in live southern city. Paying a profit of over two hundred dollars per month. Reason for selling, physical condition forbids continuance in work. Address

MONEY MAKER, care Business Educator, Columbus, Ohio

Adjustable Ink Fountain

IF YOU do any kind of broad pen lettering you need this fountain. It is easily attached to any kind of pen. A whole page of business writing may be produced with one dip of the pen. Attached to the oblique holder it gives wonderful results. Price 20 cents, or 3 for 60 cents. Agents wanted. Circulars free.

A. W. DAKIN,
604 W. Colvin St. Syracuse, N. Y.

Penmen Serving Humanity

Let us have the names of penmen not published in these columns who have done their "bit" to autocracy. Names written by E. A. Lupfer.

E. A. Hamilton

J. P. Raden

H. J. Jarvis

Will Young

IF IT IS ENGROSSING of Diplomas, Certificates, etc., you want, I can take care of you. Write for samples and prices. **G. H. ZIMPFER, 471 Gates St., Columbus, Ohio.**

WANTED — TEACHERS MANAGERS

Two male teachers—Bookkeeping and Pitmanic Shorthand combination. Also, business college managers who are "Hustlers," possess salesmanship ability, and who would not be satisfied with a net income of less than \$3,000 to \$6,000 a year. Address,

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Men and Women — all branches — for public or private schools. Best salaries. Contracts waiting.

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ENGROSSING AND CARD WRITING

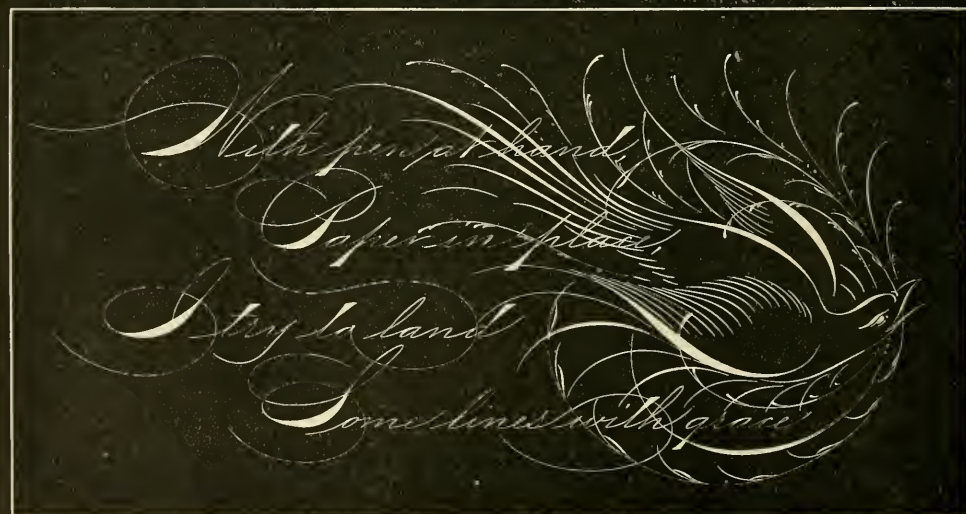
are my specialties. Were you satisfied with your last year's diploma, and the price you paid to have them filled in? Write for samples and prices. 12 cards, plain or fancy, 25 cents.

G. D. GRISSET,
2909 Central EVANSTON, ILL.

I THE BEST MADE

N **G** **L** **D** **S**
Gold: (that has the luster.)
White: (that won't rub nor peel off.)
Japan: (the beautiful gloss for card writing.)
Engrossing: (for filling in diplomas.)
Auto Shading Pen: (all colors for solid or shaded letters.)
School Writing: (jet black, does not corrode pen, flows freely.)
Blue Black: fine for fountain pen, penmanship practice or book work.
Prices for single bottle or quantities given upon request. Address

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By C. P. Zaner

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Agents wanted in every city and town in the United States to sell the most beautiful
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Write for particulars

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The agency receives many calls for commercial teachers from public and private schools and business colleges.
WM. O. PRATT, MANAGER

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TEACHERS now get anything they ask.
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A S D F G H J K L
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Fourteen years' test in some of America's largest schools. Contains new features making possible more accuracy and speed. By the use of a Key Board Practice Chart less type-writer equipment is required. The text is positively a time saver and result getter. Examination copy post paid thirty cents.
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34th Year. Our Booklet contains interesting chapters on Peace salaries, Prospects, especially for teachers of Bookkeeping, Shorthand, Writing, etc. Sent FREE.
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The Demand for Commercial Teachers is urgent and continuous. Commence your training for these fine positions at once. Normal and college graduates are preferred. The salaries are attractive, the conditions most congenial and the prospects excellent. Write to us for the facts.
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We need beginning and experienced teachers to recommend. Write for our FREE literature; state qualifications briefly. If you would buy a money-making business college, write for particulars—no charge.
CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

June and September Opportunities Numerous

State normals, high schools and business colleges are demanding teachers of every caliber. Fine opportunities which must be filled now—some in June—and others as far in advance as September—are filling our files. We need teachers who can handle commercial subjects enthusiastically. Salaries range from \$900 to \$2,500.

"Let's get in touch!"

CONTINENTAL TEACHERS' AGENCY
BOWLING GREEN (INC.) KENTUCKY

Playing Santa Claus
AMONG the Christmas presents we were permitted to help distribute were these good positions: Oliver B. Lane, Junior High School, Trenton, N. J., \$1200; F. H. Metzler, State Normal School, Maryville, Mo., \$1800; Ruth Cairne, Richmond, Ind., High School, \$112 a month; and only sudden serious illness prevented another of our men from accepting an offer of \$1800. These straws show the direction of the professional breezes. May we not serve you, too?
The NATIONAL COMMERCIAL TEACHERS' AGENCY
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Teachers
Keep a record of your training and experience on file with the "Bureau for Specialists". This month our advertisements appear in thirty-eight educational magazines. We are sweeping the country for good vacancies, and may have the opportunity of a lifetime for you. Now is the time to register for September positions. Write for details.



THE SPECIALISTS' EDUCATIONAL BUREAU
ROBERT A. GRANT, Pres. 516-18 Nicholas Bldg., ST. LOUIS, MO.



Earl N. Aikin, of Columbus, Ohio, one of the best commercial and camera artists in the country, died December 5th of influenza, at the age of 34 years. He attended the Zanerian College in 1902, and in 1908 influenced his brother, N. J. Aikin, who is now supervisor of writing in the public schools of St. Louis, to also attend.

He contributed comic drawings to Life, Judge, and other papers, while his flower studies and landscapes revealed that he was a close student of nature. In 1912 he won the prize in a contest for the best poster to be used in advertising the Columbus Centennial. His work on cover pages was especially fine.

Mr. Aikin was a member of the League of Columbus Artists and the Pen and Pencil Club.

The Spencer Pedagogy of Rythmical Penmanship

A NORMAL COURSE BY LOUISA MARIA SPENCER

A Scientific Course in Rythmical Penmanship and Spelling through Mental and Physical Development. Successfully used in public and private schools. Adapted to all systems of muscular penmanship. Outlined for students of all ages. Used in all grades from Kindergarten through High School.

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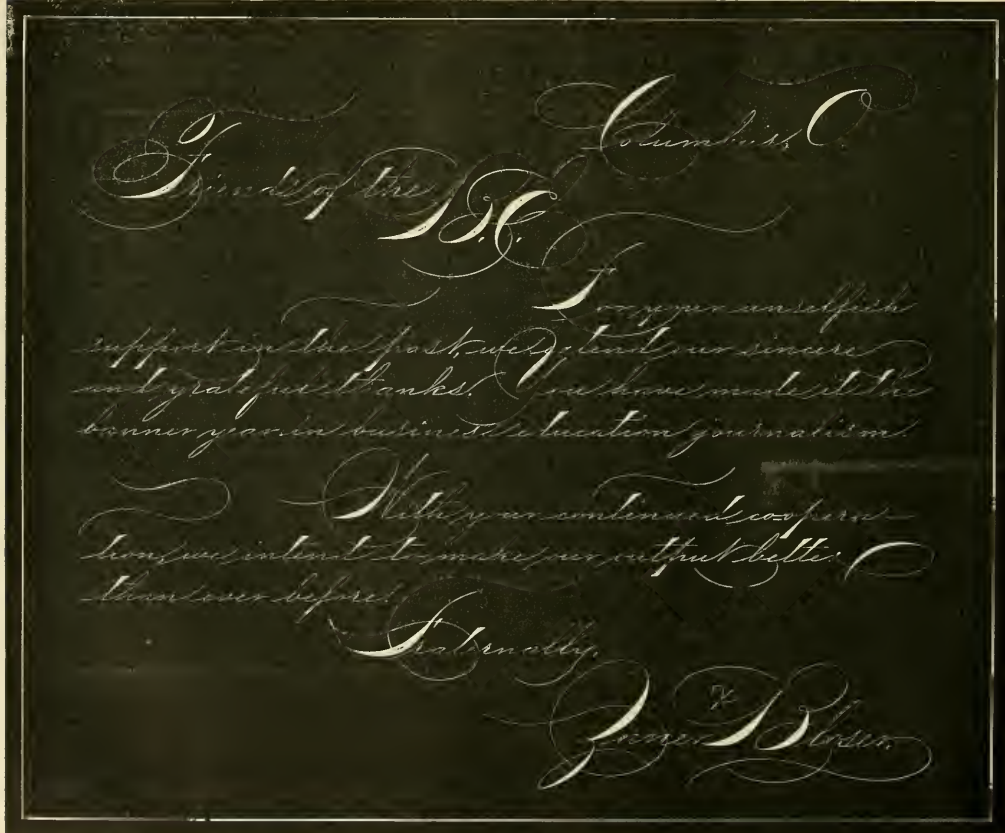
Address: SUPERVISORS' AND TEACHERS' SCHOOL OF RYTHMICAL PENMANSHIP,
204-205-218 Blanchard Hall, Los Angeles, Cal.

Professional Engraver for Professional and Amateur Penmen



Only one doing this work in U. S. Your signature 100% perfect HAND-ENGRAVED—No process. Endorsed by Palmer, Bartow, Behrensmeier, Courtney, Zaner & Bloser, Meub, Faretra and others. Write Today for my circular "De Luxe"—a postal will bring it. Mr. A. N. PALMER says: "Every penman in this country should know of your work and what it will do for him." REMEMBER: No process can do what I do. The circular is of special interest to every PENMAN.

Address: M. MONTAGUE, 4227 Ellis Ave., Chicago, Ill.





A new penmanship star burst on the world and eclipsed his predecessors. It was C. P. Zaner. He has crossed the bourne whence no traveler returns, but his name will go down in history as one of the greatest all-round penmen that ever lived.

A. H. Ross, New York City, N. Y.

From the time of my own father's death, he seemed like my Daddy.

Nina P. Hudson, Hartford, Conn.

We will always recall his smile and hearty greeting and rejoice that we were permitted to know such a good man.

F. F. Musrush, Lakewood, Ohio.

"There comes to me out of the Past

A voice whose tones are sweet and mild,
Singing a song almost divine
And with a tear in every line."

Friend Zaner's voice is forever stilled! That voice of love, of tenderness and feeling. An influence in life is missing, an influence for happiness, for nobility and service.

As I look back over our dear brother's life, I am impressed by the thought that if anyone in our profession—a profession notable for lofty ideals—had always lived each hour and each day ready for the final summons, that person was Charles Paxton Zaner.

"God's finger touched him and he slept."
As I review briefly his long career as teacher, author and leader, I am led to believe that there was a sub-conscious influence in his beautiful and helpful life which he realized, but never conided, and that he might well have said—

"I hear a voice you cannot hear

Which says I must not stay;

I see a hand you cannot see

Which beckons me away.

As long as the human eye appreciates the beautiful in art, or the mind admires the exalted in character, or the hear reacts to the sympathetic word or deed, so long will the memory of this noble man live. By his pupils, numbered by the thousand, he has ever been idolized—almost deified; to the profession he has been an inspiration, and to his family and business associates a loving brother, a wise counselor and thoughtful comforter.

"There is nothing terrible in death,

'Tis but to cast our robes away

And sleep at night, without a breath,

To break repeat at dawn of day."

Horace G. Healey, New York City, N. Y.

BE A BANKER

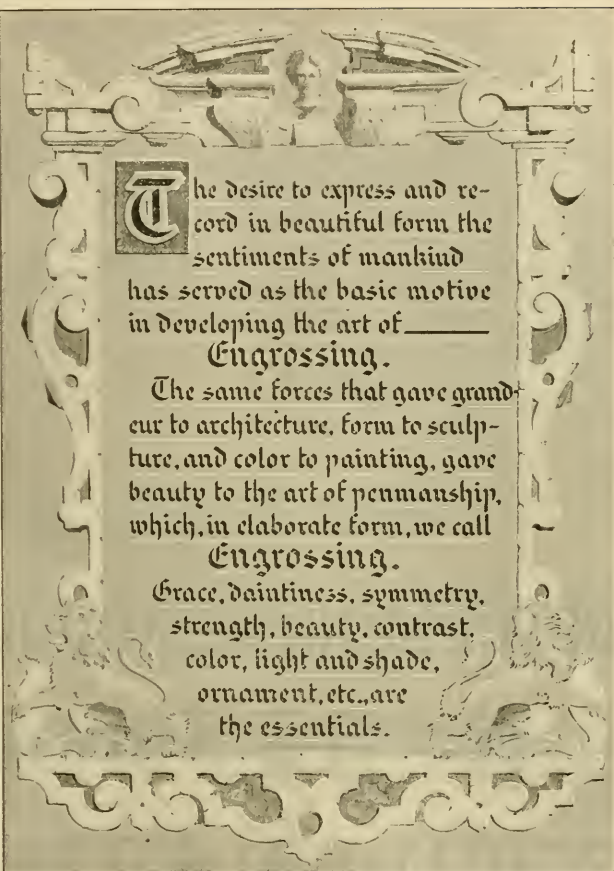
Prepare by mail in spare time for this attractive profession in which there are great opportunities for both men and women. Send at once for free book, "How to become a Banker," by Edgar G. Alcoro, President.

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YOUR SIGNATURE ON A RUBBER STAMP

A Bargain Offer: Send me your "sig" and \$1.25 and no matter how you write, plain or fancy, you will receive an exact copy on a stamp, handsomely mounted with cushion and handle. This is a wonderful offer. Dealers charge double the amount I ask. Stamp pad, 35c extra. Furnished in colors, black, red, blue and purple.

A. P. MEUB, 2040 Garfield Ave. PASADENA, CAL.



The desire to express and record in beautiful form the sentiments of mankind has served as the basic motive in developing the art of Engrossing.

The same forces that gave grandeur to architecture, form to sculpture, and color to painting, gave beauty to the art of penmanship, which, in elaborate form, we call Engrossing.

Grace, daintiness, symmetry, strength, beauty, contrast, color, light and shade, ornament, etc., are the essentials.

Engrossing by C. P. Zaner

CAN YOU WRITE CARDS?

Card Writers are "cleaning up" selling our Flag Cards. Send 4c for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McBBE & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

SHORTHAND IS YOUR OPPORTUNITY

Thousands of successful men and women owe their success to shorthand. Beginners are paid \$20 to \$25 a week. It is easy to learn by the new way—taught by mail within a few months. Write for free sample lesson.

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NOT *Push* BUT *Success* SPELLS

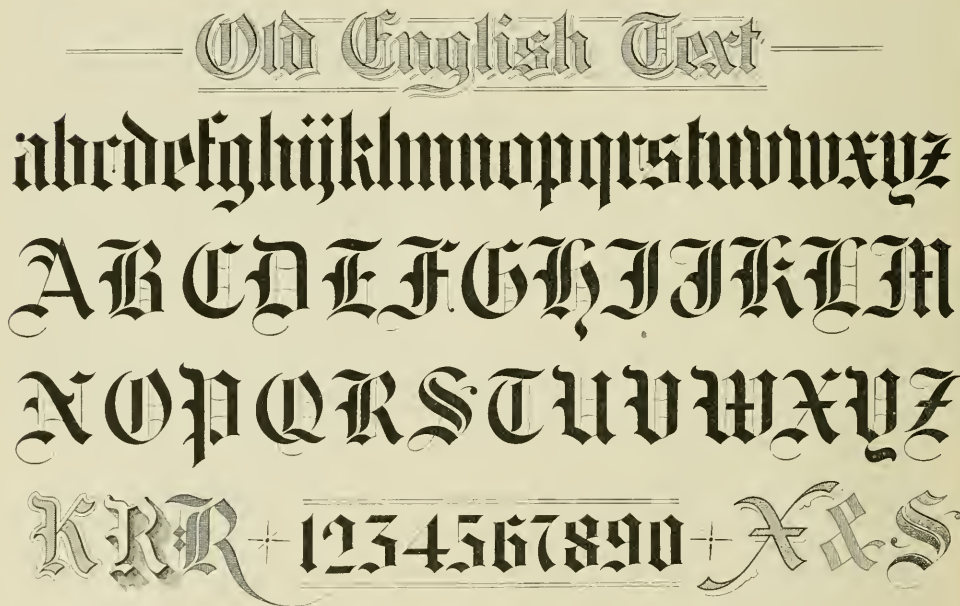
This is exemplified every year in the case of those who have "the professional spirit," and year by year improve their standing and raise their standards by attending training schools and thus raising their earning-power and securing more desirable and congenial positions as commercial teachers. Get the literature of a school that receives six times as many calls for teachers as it can supply. It is the only National Official Training School for Commercial Teachers.

BOWLING GREEN BUSINESS UNIVERSITY, Inc., Bowling Green, Ky.

**BROAD-PEN LETTERING, by E. A. Lupfer, with Zanerian****LESSON No. 7**

Engrossers use the Old English more than any other alphabet. It is necessary, therefore, that you become skillful in executing it. One of the best ways of getting a correct mental picture is to carefully pencil the letters large enough to see the details clearly. We have, therefore, presented a carefully penciled alphabet for this lesson. Take a sheet of good tough cardboard about $11\frac{1}{2} \times 17\frac{1}{2}$ in. and put it on a drawing board; then with a sharp, hard pencil and T square rule head and base lines 1 inch apart for the small letters and $1\frac{1}{2}$ inch apart for the capitals. Outline the letters very carefully erasing and repencil until you get the shapes of the letters just right. Watch the spacing between and in letters. It should appear the same. Rely on the eyes mainly to get uniform widths of strokes, etc., for you need eye training. To make sure that your letters are vertical use a triangle and T square. See that all the end strokes are on the same slant, the same as when made with a broad pen. It takes a lot of study to produce a good alphabet, but it is not particular whether you make this a nice alphabet or not so long as you increase your ideals and skill. After you have the entire alphabet correctly made in pencil, proceed to ink it in with a coarse or worn 303 or similar pen, using a T square and triangle. The success of this alphabet depends upon getting the letters shaped correctly and arranged and spaced well. It is also important to give it a smooth, careful finish by retouching and making corrections where necessary.

Study carefully the tinting of the heading and letters on the last line. They are presented to suggest a few of the many ways of treating or finishing letters. Uniformity of tinting is desired rather than fineness of lines. Unless the tinting and shading are carefully done you will spoil the entire alphabet.



One of the noblest fellows, as everybody agreed, that ever lived.

Daniel W. Hoff, Meadville, Pa.

Mr. Zaner was a man who was liked by everyone who knew him, and will be missed by all of us who are interested in penmanship, business education and the general uplift of the commercial people in the world over.

A. B. Curtis, Chippewa Falls, Wis.

I am unable to frame a sentence that would adequately express my sorrow, the deep sense of a great loss, personally and professionally, that has befallen us.

J. Albert Kirby, New York City, N. Y.

I feel that America has lost its greatest penman and that a great educator has fallen from our ranks. The world is far better because our friend, C. P. Zaner, has lived.

L. C. Kline, Marion, Ohio.

Knowing him as I have these many years (having been a student at the Zanerian in 1898-99), I have always held him in the highest esteem and regarded him second to none in his chosen profession. His kindly advice, wonderful skill, and the ability to impart to others this knowledge have been the means of instilling in thousands a desire to better equip themselves for life's work, and enabled them to secure remunerative positions that they otherwise would not have been capable of filling.

W. F. Christman, Minneapolis, Minn.



J. H. Baer

J. D. Burke

E. A. Burke

W. Jones

Human Evans

J. H. Fine

H. Bader

R. Cline

J. H. Hays

By C. P. Zaner



By C. P. Zaner



DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.



The death of Mr. Zaner has cast a shadow of sorrow about us, and we can hardly realize that his voice is forever still and his labors here on earth finished. We shall miss his kindly greetings and his warm-hearted friendship. His honest, open-hearted character and his genial and cheerful disposition will ever endure in cherished memories.

Unassuming, skillful and honest, the name ZANER will always be honored and respected by a wide circle of friends and admirers.

His death is a lamentable loss to his associates and the profession.

I owe a great deal of my success to C. P. Zaner. E. L. Brown.

Suggestions

This design was first carefully drawn in pencil then outlined in waterproof ink—(Zanerian ink is first class). Devote considerable time to form and character of decoration around initial "C," and balance of design. Erase all pencil lines before adding the washes. Use lampblack for tinting. Aim for free, transparent washes. Study color values.

W. A. Schmidt, Rocky Mount Business College, Rocky Mount, S. C., favored us with a flourished bird showing splendid command of the pen. Mr. Schmidt executes practical business writing just as well as he executes ornamental work.

I do not know of any man who has been engaged in the private school work of the country during the past twenty five years who was held in higher regard, or who was more dearly loved as a man, than Mr. Zaner, and I am sure the news of his passing will be a distinct shock to his thousands of friends everywhere and that they will feel a very great loss. T. B. Bridges, Oakland, Calif.

I shall miss Mr. Zaner more than I can tell, and the gap which his passing has made in the penmanship ranks will never be filled.

Lloyd Smith, New York City, N. Y.

His life was as pure as his lines were beautiful. H. H. Mowery, Terre Haute, Ind.

One finds but a very few staunch and true friends like C. P. Zaner in a life time, and his passing is a personal loss to me.

J. C. Walker, Detroit, Mich.

If ever I had a warm, friendly feeling for any man it was for Mr. Zaner. He has helped me greatly in the work which I have tried to do, and I cannot tell you in these few weak words how I shall miss him.

R. W. Carr, Parkersburg, W. Va.

It is one of the saddest events that has ever come to my life. Mr. Zaner was and has been for many years my ideal.

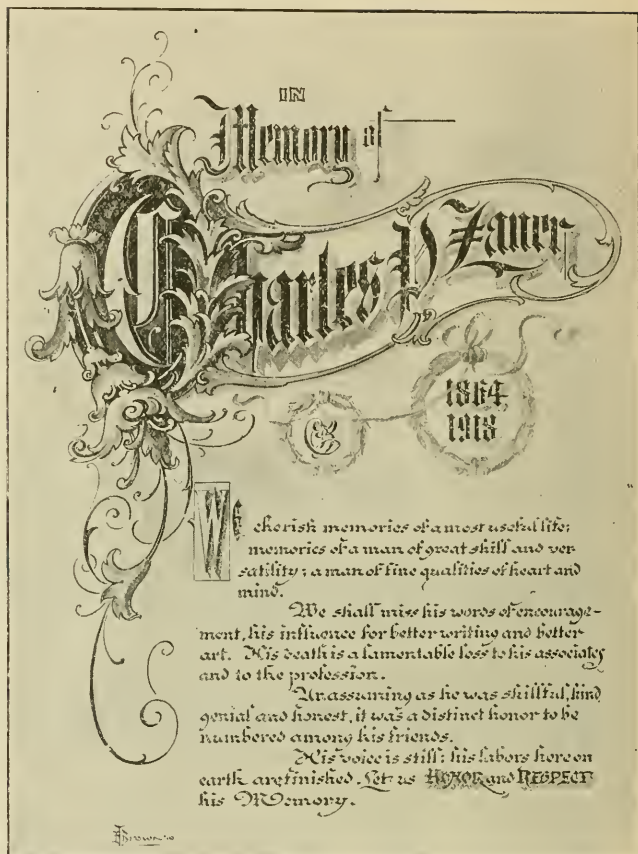
E. S. Lawyer, Los Angeles, Calif.

His place will remain vacant but his work and inspiration kindled in the hearts of so many will live and go on.

G. E. Spohn, Madison, Wis.

Mr. Zaner was a man whom I knew well both personally and professionally, and also one whom I had learned to love.

G. T. Brice, Roxbury, Mass.



Western Torpedo Company

Independence, Kan., 190

By C. P. Zaner



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Fabulasy Cueuros, by Clifford G. Allen, of Leland Stanford Junior University. Cloth, 180 pages. World Book Co., Yonkers-on-Hudson, N. Y. Price 88 cents.

This book is an elementary reader for beginning classes in Spanish. Aesop's Fables are retold and a selection of tales from modern authors is presented. The book is illustrated and provided with a complete equipment of notes and vocabulary.

Vocational Education for Foreign Trade and Shipping, Bulletin No. 24, Commercial Education Series No. Two. By Federal Board for Vocational Education, Washington, D. C. Copies free.

With the recent developments in the field of foreign commerce and the practical certainty of the continued increase in our foreign trade, comes the increased demand for intensive specialization in order that American merchants may successfully compete with foreign merchants.

This bulletin is prepared to meet the needs of the teachers rather than the producers of assembling, syste-

matizing and organizing literature of foreign trade with reference to the best methods for instruction on the technique and character of our foreign commerce from the point of view of foreign trade vocations.

The bulletin contains outlines of short unit courses in foreign trade technique on commerce selling methods and practices, the mechanism of foreign trade exchange, credit and banking, ocean transportation, marine insurance, trade routes, foreign tariffs and commercial policies.

The preparation of this work brings into play, experience covering a decade of practical business activity in European countries of American Business Houses, together with many years' teaching experience in economics and foreign trade.

Every commercial teacher should have a copy of this bulletin in his library.

Retail Selling, Bulletin No. 22, Commercial Education Series No. One. By Federal Board for Vocational Education, Washington, D. C. Copies free.

Up until very recently Salesmanship courses were unheard of in the most of the schools of our country. Especially true is this in regard to "Retail Selling" training courses such as are given by corporations and large firms today for the improvement of their employees.

Keen competition of late years has

led the merchant to special study of organization and improvement of methods. These merchants, in order to get the most out of their resources, are realizing that some scientific analysis of the business of selling is quite as important as is the scientific analysis of the problems of production and manufacture.

This bulletin is prepared especially for School Boards, teachers, and merchants; to give them information which will help them to establish courses of study for training young people for the retail selling vocation. It describes the great necessity for this kind of training, sets forth a definite plan for its development in retail centers and provides for special training of teachers necessary to carry on this work.

The bulletin contains an elaborate outline for a course in Retail Selling and an extensive Bibliography on the subject.

Commercial teachers will profit by giving this bulletin a careful reading.

C. N. Harer, Goldey College, Wilmington, Del., is putting forth his very best efforts to have the students of Goldey College well qualified in penmanship as well as in other commercial subjects. We just received a list of 160 subscriptions from this well-known school. The Business Educator wishes the school continued and increasing prosperity, to which it is entitled.

THE VICTORY OF IDEAS

If, as Paxton said, "Ideas go booming through the world louder than cannon," and "Thoughts are mightier than armies," it behooves the publishers of text-books to make sure that the ideas they send forth are constructive, not destructive. Garfield's dictum, "Ideas are the great warriors of the world," coupled with Bishop Vincent's declaration, "Ideas are the factors that lift civilization," puts still further responsibility upon the leaders in the field of practical education.

The Practical Text Book Company offers to you its Practical Books for Practical Schools, with a full realization of the necessity that the books shall be true to their name—PRACTICAL. The idea therein expressed implies not only Practical Information for use in Business Life, but also, that that information be classified and set forth according to the principles of practical pedagogy.

Here, then, is an idea within an idea; viz., practical information rendered in practical form for use in the classroom.

Examine some of our books in the light of these practical ideas about books. You cannot fail to recognize their merit from any standpoint.

They will appeal to you because you will see at once how they will appeal to the student. Also, you will see how they will appeal to the teacher, because they relieve him of the drudgery of individual instruction.

Catalogue free. Ask for it today.

THE PRACTICAL TEXT BOOK COMPANY
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YOUR NAME on 15 cards for 25 cents. Written plain or fancy. Improve your signature. Send today. Agents wanted. W. H. EARLES, 436 Engineers Bldg., Cleveland, Ohio.

WRITE A BETTER SIGNATURE

I show yours written 12 styles. (On cards, too.) Send quarter.

A. P. MEUB, Expert Penman,
HIGH SCHOOL PASADENA, CAL.

BARGAIN PRICES

First Book 108 Pages, others 32 each.

Business Writing 538 Lessons... 50c—worth \$50.00
Madrasse Artistic Gems... 50c—value \$25.00
34 Alphabets of Lettering... 12c—worth \$ 3.00
Lessons in Engrossing Script... 12c—value \$ 3.00
96 Lessons in Artistic Writing... 12c—worth \$ 5.00
Madrasse Engrossing Script... 12c—value \$ 3.00
30 Written Cards... 50c 60 Written Cards... 90c
C. W. JONES, 224 Main Street, Brockton, Mass.



I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how other master penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 406 Meyer Bldg., Kansas City, Mo.

HIGGINS' ETERNALINK-ENGROSSING INK

WRITES EVERLASTINGLY BLACK



THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 30c.) THE ENGROSSING INK is for special writing, engrossing, etc., (2 oz. bottle by mail 30c.) These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to

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271 NINTH ST. BROOKLYN, N. Y.

SCHOOL WANTED Just out of Gov. Service and wish to buy Business College. No small city considered. Will pay cash for good proposition. P. O. Box 482, Elyria, Ohio.

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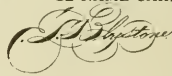
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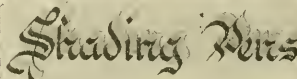
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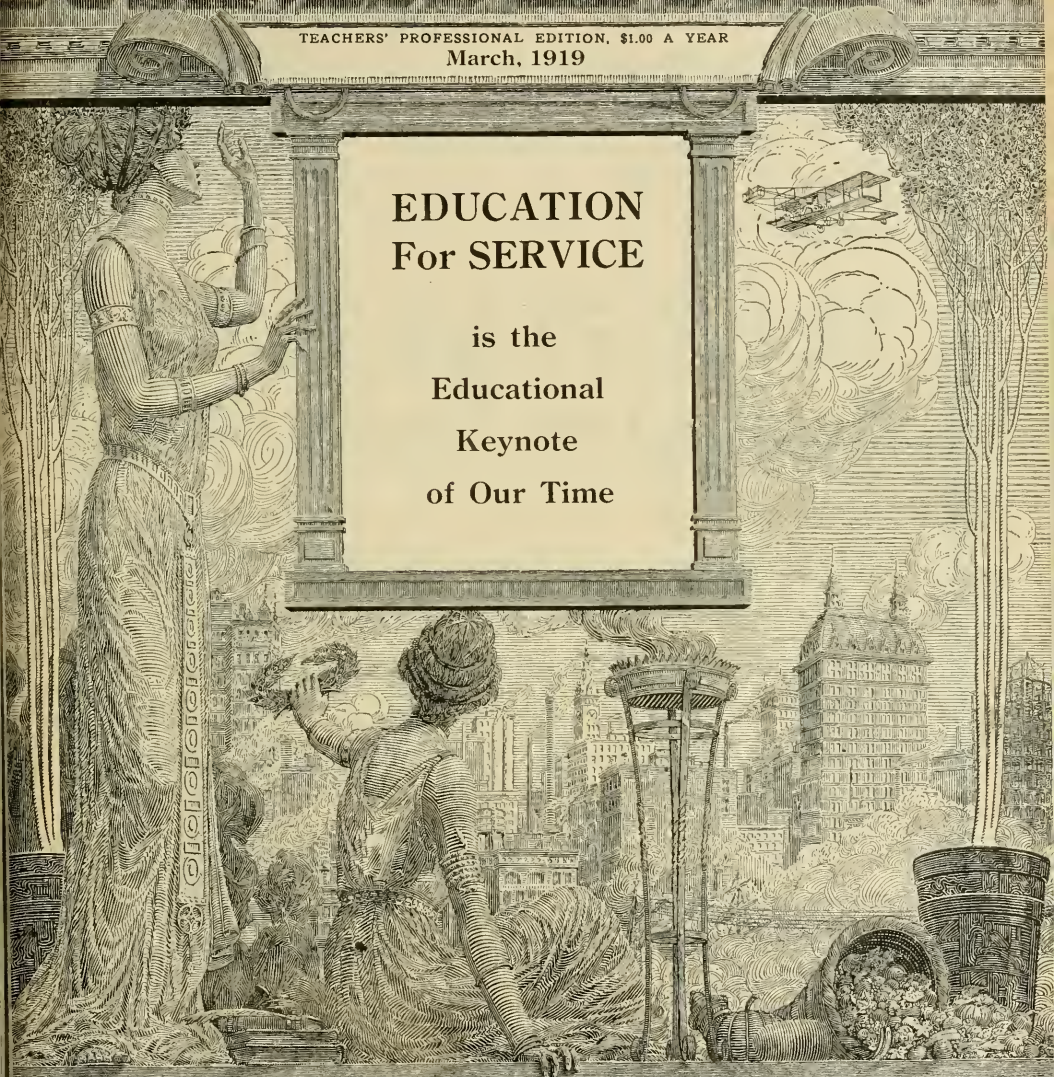
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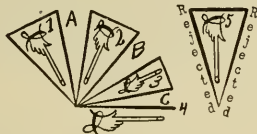
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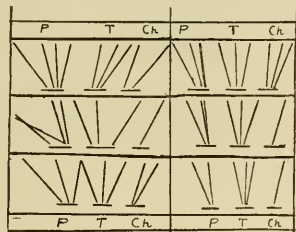
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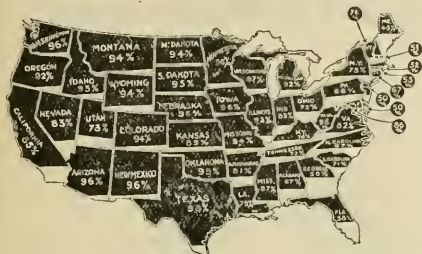
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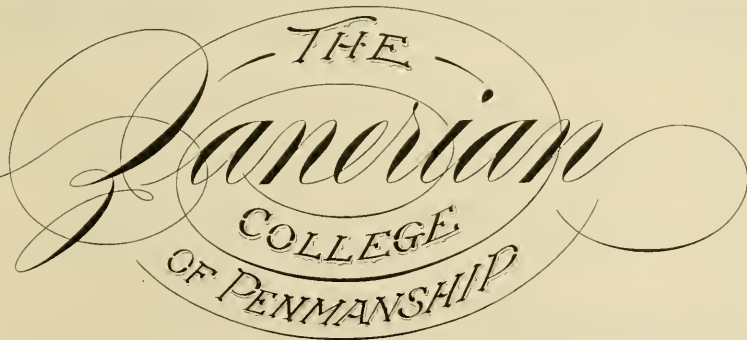
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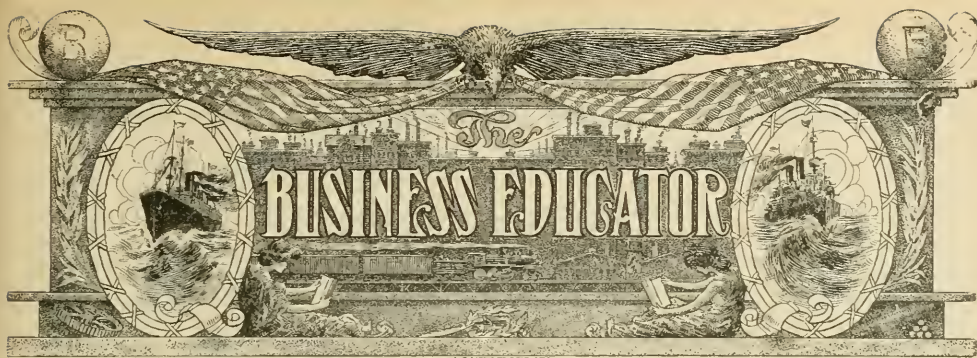
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sist in securing subscriptions.

SERVICE

In its particular field THE BUSI-
NESS EDUCATOR desires to be of
the greatest possible service. In order
that this may be accomplished we in-
vite suggestions, criticisms, articles,
and we also solicit patronage from all
who believe in the cause of commer-
cial education. We hope to hear from
many persons stating how they be-
lieve THE BUSINESS EDUCATOR
can be made of more value — of
greater service.

The war has given the word Ser-
vice a new meaning. The old meas-
ure of service even one individual can
render can not be estimated. Our
brave boys who have given their lives
for the cause of their country, prob-
ably we should say the cause of the
world liberty—who can calculate the
value of their service?

From this time forward it is quite
likely that individuals, institutions and
nations will be judged more by the
service they render mankind than by
other standards.

Can a man lose his life and yet gain
more than he has lost?

Can a nation sacrifice the flower of
its manhood by laying it upon the
altar of Liberty and by so doing be-
come stronger and better for the
sacrifice?

Before the war men might have
doubted or answered these questions
in the negative, but the voice of hu-
manity today seems to answer both
these questions clearly and emphati-
cally in the affirmative.

To be of the most service in the
world is the highest possible good.

MUCH TO BE DONE

Now since the war is probably over
and the influenza is disappearing, it
seems that before long we ought to be
able to get down to the serious work
of reconstruction. And what a lot
of work needs to be done! To think
of it almost staggers the imagination.
The schools in most places have been
able to accomplish but little compared
with other years, and now, with more
than half the year gone, it is not

likely that they will be able to make
up much of the lost time. In many
respects the world has been standing
still or probably going backward for
nearly the duration of the war. Think
of the need of new school buildings,
new equipment, new teachers, new
courses of study, etc.

But once the machinery of war is
fully reversed from destruction to
construction, mark our word, matters
are going to hum. Unprecedented de-
velopment will probably be the result.

The commercial schools will be
taxed to their utmost to furnish better
trained men and women to meet the
demand. Both quantity and quality
will be needed. The inexperienced
will be called into very important po-
sitions and must be ready to fill them
or fail.

Intensive training is now necessary
to meet the exigencies of the times.
In penmanship work, rapid, legible
writers should be turned out in the
shortest possible time, consistent with
health and the laws of development.

So it seems to us that every one of
us who is really in earnest has a
man's size job on his hands—the big-
gest he ever tackled.

SMALL WRITING FOR CHILDREN?

Usage, experiment, and observation
have shown that small writing in the
first and second grades either forces
finger movement or delays written ex-
pression from one to three years.

On the other hand, these same fac-
tors show that large writing neither
forces finger movement nor delays
written expression but instead makes
arm movement and written expres-
sion possible and even practicable al-
most from the beginning of school
life.

Another most vitalizing thing is that
large writing makes exercises unnec-
essary in the beginning except to es-
tablish a few fundamentals of position.
Large writing makes it possible to
learn to write by writing rather than
by practicing exercises.

Small writing for children means
retardation of written language or ex-
cessive finger action or both.

Developmental Practice in Rapid Movement Writing

By Tom SAWYIER, Columbus, Ohio, R. F. D. No. 8

A STUDY OF CAPITAL LETTERS

Letter forms should be plain, simple, consistent, practical, graceful, pleasing and easily produced. They should combine the essentials of legibility and rapidity. The letters of the alphabet embody similarities and dissimilarities, like and unlike qualities or elements of construction. Similar features in the various letter forms facilitate execution and acquisition. Unlikenesses or contrasts in letter form make reading easier or recognition possible and intelligible.

The capital letters should be uniform in slant and proportion or general width and height. It is not pleasing to mix wide, rounding letters with narrow, angular ones. General relative proportions should be in attractive agreement.

Plainness and simplicity are of first importance. Many of the capitals here illustrated are but practical modifications of the Roman print characters, while others are adaptations of the small script letters. Consistency of general formation is desirable and necessary. Many of the capitals begin alike, as with the loop or the upward under curve. Many of the letters end similarly as with the drop curve, the "boat" or crescent finish, or like the small letters.

Capitals P, B and R begin the same way. The initial characteristics are identical in H, K, N and M, as are those in U, V, W and Y. V and W begin and finish alike, and V, W, X and Y are fundamentally similar to the corresponding small letters. X and Z start alike. O and D end alike. C, E and L begin with the same kind of loop. T and F start alike and are based on the same stem principle. S and G start and end alike; the "boat" finish could likewise be used in finishing these letters. I and J start similarly. A, N, R and U terminate with the drop curve, or with the right curve or upward swing. Capitals A, K, M, N, R, U, X and others may be likewise finished with the right or connective curve to facilitate joining with other letters as in the formation of words.

These styles of letters are given as standard models for study and imitation. To arbitrarily insist that they should be used in preference to other modifications would be a sheer pedantic emphasis of non-essentials. It does not matter whether M or N finishes upward or with the drop curve; or whether they begin with a dot, hook or loop. The thing of importance, however, is that fundamental characteristics be maintained for the sake of legibility. It is well to adopt one form or type of letter and not mix styles in general practice.

If the initial loop feature facilitates freedom of movement, which it certainly does, then the loop should be used. If the dot, hook or blind loop will make possible greater control and promote legibility and at the same time allow freedom, then this type of construction may be best.

In practicing penmanship, the letters need to be studied or scrutinized carefully, critically, and even analyzed, and not merely "glanced at" or "guessed at" in a hit or miss fashion. Determine the direction of the initial and final strokes of each letter. Does the initial stroke begin downward, upward, leftward, rightward, with a straight line, or with a simple or compound curve? These and similar questions should be answered by careful observation. Intelligent study by comparison and analysis conserves effort, prevents much discouragement, and therefore promotes rapid progress. Let the eye "order" the form through the mind and then see that the hand and pen "deliver" it. Co-ordination and co-operation of head, hand and heart are essential to achievement in handwriting efficiency.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

Development of I. Exercise 1. Keep your eye on position, form and movement at all times. Start with a strong upward curve and retrace reverse oval six times. Follow with the straight line exercise same count.

Exercise 2. Count: curve-1-2-3-4-5-6-7-8-9-10-etc. Keep down strokes uniform in slant. Start the motion before touching pen to paper.

Exercise 3. Count: 1-2-3-4-5-6-curve, swing. Make the bottom part boat or crescent shaped.

Exercise 4. Begin with a forceful upward vertical curve and retrace straight line movement four times and finish as in drill No. 3. Pause slightly at the reversal of movement. Count: start-1-2-3-4-curve-swing.

Exercise 5. Count: curve-1-2-3-4-5-6-swing. Make the retrace oval horizontal in position.

Exercise 6. Begin the I similar to J. Keep the down stroke as nearly straight as possible. Keep the crossing above the base line. Count: 1-2, 3 or 1-2-3.



Exercises 7, 8, 9 and 10 are excellent to develop applied movement, as they combine capital and small letter motion. Study size, slant and spacing and keep them uniform. Devise a suitable count for these basic drills.

The words are excellent ones to practice. Interest is vital to progress. There must be desire or intent to do, and one must initiate his desires and wishes in order to improve.

Development of k. Exercise 1. Count: curve-1-2-3-4-5-6-swing. Use a light, elastic, in-and-out motion of the arm. Glide the little finger freely.

Exercise 2. Count six for the retrace and one for each loop. Keep down strokes straight, slanting and parallel. Do not pause in the motion, except gently near the base of each loop.

Exercise 3. Retrace the straight line drill six times. Pause momentarily at the base of each loop as indicated by the arrows. Use arm motion.

Exercise 4. Study drill carefully before practicing. It is designed to develop the top of second part of k. Count four for each section of drill. Do not lift pen.

Exercises 5 and 6 are intended to develop the loop and the second attachment of k. Pause definitely at the base line. Small k is made up of three impulses.

Exercise 7. See that the loop is full and open and both down strokes straight, slanting and parallel. The small horizontal closed or partly closed oval in the second part of k should be made quickly yet carefully. If made too large the k looks deformed and if too small, the letter will resemble h. Count: 1, 2, 3 at first, then 1, 2-3 or 1-2-3. Comma indicates a slight detention in the movement for control.

Exercises 8, 9, 10, 11, 12 and 13 should each be practiced carefully and faithfully, at least a page of each. It is not necessary to count during all practice. The kcke exercise is a good combination, as both letters have similar mechanics of motion.

Give special study and practice to each of the application words. Frequently pause to criticise, compare and resolve to effect a cure for the weak spots in your writing.

¹0101010101 ²(~~kkk~~) (~~kkk~~) (~~kkk~~) (~~kkk~~) ³llllllll

⁴llllllll ⁵o o o o o ⁶llllllll

⁷uuuuu ⁸uuuuu ⁹uuuuu ¹⁰llllllll

Interest Intent Initiate Improve

¹llllllll ²llllllll ³llllllll ⁴to to to to

⁵llllllll ⁶kkkkkkkk ⁷kkkkkkkk

⁸uuuuu ⁹uuuuu ¹⁰llllllll ¹¹kkkkkkkk

¹²kkck ¹³kkkk make skull knack



Development of X. Exercise 1 groups the reverse oval, the straight-line retrace, and the "direct" oval. Keep both ovals similar in appearance, and one same as the "push-and-pull." Retrace each six times.

Exercise 2. Begin at top of both ovals and end at bottom. Make a side contact at middle of sides. Count: loop-1-2-3-4-5-6, 1-2-3-4-5-6-loop. Both ovals slant alike.

Exercise 3. Alternate the "direct" and reverse compact ovals. Count rapidly 250 revolutions a minute.

Exercise 4. Study the plan of the drill before practice. Count: 1-2-3-4-5-6, 1-2-3-4-5-6. Retrace ovals five times. Bring first part to a sudden stop on the base line.

Exercise 5. Count for X: loop-1, 2-loop. Make about 35 in one minute. Make central contact one-half the height. X begins the same as H in both first and second elements.

Exercises 6 and 7. Alternate X with H and N. In No. 6 the count for both letters is 1-2, 3-4, or loop-1, 2-loop. In No. 7 X and N finish with a simple upward curve. Both begin and end the same.

Exercise 8. Gradually reduce the capital to a small letter in six acts.

Exercise 9. Alternate capital and small letter. They are similar in fundamental construction, central contact and finishing stroke.

Exercises 10 and 11. It is good practice to connect capital with small letter movement. Write a page or more of these drills.

In the abbreviation Xmas, the capital ends with a loop, while in Xerxes the finish of X is joined to the e. Where e follows X as in "Xenia" it is well to finish as in Xerxes. Never join the looped finish to an e.

Development of j. Exercise 1. Alternate straight line and narrow reverse oval. Keep both on same slant. Space each regularly.

Exercise 2. Be sure to study this drill carefully before practice upon it. Note that the straight-line movement is executed first with the reverse oval attached to the left. Finish at top of oval like j.

Exercise 3. Count: a1-2-3-4—1-2-3-4-5-6-7-8. Persevere and gain control. Start and end like j.

Exercise 4. Retrace narrow oval four times. Count on up strokes: 1-2-3-4-5-6. Emphasize pushing action.

Exercise 5. Retrace back of j five times. Count: start-1-2-3-4-5-loop. Emphasize down strokes. Cross up stroke on base line.

Exercise 6. Begin j as i. Keep the back straight, your's, too. Form a full open loop, and cross on the base line. Dot carefully, same as i. Make 60 to the minute.

Exercises 7, 8, 9, 10. Study each carefully in order to know what to do. Each should be written many times.

Exercise 11 is a group of j-like forms. Count on down strokes: a 1, 2, 3, 4, 5, 6. Count in such manner as to allow time for the up or connective stroke as indicated by commas.

Each of the words are good application material. Small o and a join more easily with j than do u and e. The compound curve connection should be given much attention, as the common tendency is to produce the crossing in j far too much below the base line. Close o, d, a, p and s. Be careful of finish of w and hook of c.

Development of y. Exercise 1. Each of the four compound curve principles are the same when inverted. Count on up strokes or on each stroke as 1-2 or 1-2-3. Repeat in groups of four across the page.

Exercise 2 starts like y and is attached to the push-and-pull motion. Finish upward.

Exercise 3 is similar to No. 2 at the start. Attach eight inverted loops without pause in the movement. Compare your work with the copy.

Exercise 4 starts with the m- or upper-turn drill and ends as y. Keep upper turns on the head line. Fill in remaining space below with inverted loops as shown in copy.

Exercises 5 and 6 should be practiced by alternating a line of each on the page. Make a turn and not an angle at the first part of y. Keep crossing of loop at the base line.

Exercise 7. Invert a good h and observe a good y. Start like v and finish as j, minus dot. Keep both down strokes on same slant. Cross loop on the base line. Keep loop relatively narrow, not wide. Write y at the rate of 60 a minute.

Exercises 8 and 9. Join y in groups of four letters, line after line. Make all downward strokes parallel. Count: 1-2-3-4-5-6-7-8. Alternate emphasis upon first and second down strokes. The hy combination is a good one and should also be practiced faithfully. Criticise by inverting your practice. Keep both loops same in slant and size. "hymn" is a good word to practice here.

Exercise 10. Study and practice each word separately as well as each word in the sentence.

The sentence contains some timely advice and good application material. Write a page or more of the entire line. Spacing, slant and size should be uniform. Be careful of turns, angles, the loops, beginnings and endings.

Development of Z. Exercise 1. Study copy to note direction of motion as indicated by the arrows. Count: loop-1-2-3-4-5-6. Lift the pen at the base line on the count of 6.

Exercise 2. Count: loop-1-2-3-4-5-6-7-8-9-10. The remaining space above may be filled in by practice upon the reverse, compact oval.

Exercises 3 and 4. Retrace straight line drill six times, and go quickly to inverted loop without pause in the motion. Emphasize the down strokes in No. 3 and the up strokes in No. 4. Keep loops narrow and compact. Write freely.

Exercise 5. Count: 1-2-3-4-5-6-7-8. The loop is made on count of 1, the downward curve to the base line on count of 2, and the lower loop of Z on count of 3, etc.

All who have been following these lessons in the Business Educator should try to win The Business Educator Penmanship Certificate of Proficiency. Write to the publishers for circular containing full information.

010 010 010 2 00 00 00 00 3 ~~0000000000000000~~
4 ~~0000000000000000~~

% % % % % % % % % % % % % % % %

7 X N X N X N 8 X X X X X X 9 X X X X X X

"Xcccccccccc"Xmmmm Xmas Xerxes

[illegible]

4. o o o o o o 5. f f f f f f 6. j j j j j j

7 8 9 10 11
u u u u j m m m j o o o o j u j u j u j z z z z z z

joined jaunt jump justice jewel

Four examples of cursive letter 'v' variations, numbered 1 to 4. Example 1 shows a simple, open 'v' shape. Example 2 shows a 'v' with a thick, dark, textured fill. Example 3 shows a 'v' with a series of small, dark, oval shapes inside. Example 4 shows a 'v' with a series of small, dark, oval shapes inside, similar to example 3 but with a slightly different internal pattern.

f f f f f ⁶ *f f f f f* ⁷ *f f f f f*

⁸ yyyz ⁹ hy hy hy ¹⁰ joy why youth

Always study your copy thoroughly.

Supplementary Practice Work

By E. A. LUPFER, Zanerian College, Columbus, O.

To All Interested in Penmanship

Be it understood that

Zaner & Bloser Company, Columbus, Ohio, are penmanship headquarters and are always ready and willing to give advice and help and encourage any one interested in penmanship. Tell them your penmanship troubles, and they will help you.

Be it known that

they handle a choice line of penmanship supplies in the way of pens, paper, holders, etc., and publish books on all lines of pen work.

Be it also known that

they desire to become better acquainted with all interested in pen work, and that they solicit your correspondence, friendship and patronage.



Supplementary Practice Work Continued

The Earliest Known Valentine.

by

Charles, Duke of Orleans

Written in the year 1416.

Wilt thou be mine? dear Love, reply -
Sweetly consent or else deny.
Whisper softly, none shall know.
Wilt thou be mine, Love? - ay or no?

"Spite of Fortune," we may be
Happy by one word from thee.
Life flies swiftly ere it go,
Wilt thou be mine, Love? - ay or no?

Sentences Containing the Alphabet

John P. Brady gave me a black walnut box
of quite a small size.

John quickly extemporized five tow bags.
A quick brown fox jumps over the lazy dog
J. Gray. pack with my box five dozen quills.
Pack with my box five dozen liquor jugs.

When the first sentence above appeared, consisting of 48 letters, it was regarded the shortest possible to produce in the English language containing all of the letters of the alphabet. But this was improved upon by the second sentence containing 34 letters. And the second was improved upon by the third and fourth containing 33 letters each. These in turn have been improved upon by the fifth sentence containing 32 letters.

Who can reduce the last but one letter and give us a sentence of but 31 letters that contains the alphabet? Even then there will remain the opportunity of supplying sentences containing 30, 29, 28, 27 and 26 letters respectively. The person who gives us a sentence that contains each of the 26 letters of the alphabet but once, will deserve having his or her name perpetuated therewith. Let us have it and we will add it in script to the above five sentences and give the author's name.

These sentences are good for practice, for each time you write one you get practice in making each letter in the alphabet. Their peculiar construction also adds interest to them, even though they may not be the most elegant in diction or thought.



Supplementary Practice Work Continued

Code of MoralsFor Young Men and Young Women

By Professor William J. Hutchins, Oberlin, O.

Script by E. A. Luffer

1. The Law of Self-MasteryThe Good American Controls Himself

One must master himself before he can serve successfully his country and its cause.

1. I will therefore control my tongue and will not allow it to use mean, indecent or profane language.
2. I will control my temper and will not lose it when people or circumstances displease me.
3. I will control my impulses and appetites and will not permit them to defeat my purposes and highest interests.



MENTAL

MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

Roosevelt—A Reminiscence

In the spring of 1907 I was sojourning in Washington, being engaged in the preparation of a work on commercial arithmetic. I was living as a guest in the home of Hon. Chester I. Long, a former pupil and life-long friend, who was at that time a United States senator from Kansas. Now, the

ordinary undecorated "citizen who goes to Washington "on his own," to use a current anglicism, is about as important figure as a mouse in a menagerie, and has about the same chance of meeting the great men of the Government personally, as said mouse would have of holding a tete-a-tete with the royal Bengal tiger or hobnobbing with the hippopotamus. But when one is on chummy terms with a United States senator, it is different. One may be favored with a "close up" of almost anybody, not even excepting the President himself.

So it was in those halcyon days with me. Through the kindly good offices of my friend, the Senator, I was enabled, almost daily, to meet cabinet secretaries, generals, admirals, and other senators, to say nothing of mere ordinary fry like congressmen, bureau chiefs, etc. So in due course came the day when the Senator took me to see the President. On one or two occasions I had heard Mr. Roosevelt make a political speech, but at these times I was an inconsequential unit in a crowd numbering thousands. Now I was actually to shake hands with him, being introduced by a United States Senator, the same as if I were a governor or a great railway president or something, instead of a humble little maker of school books. It was fairly flabbergasting, and as the ordeal approached, I was conscious of that collapsing of the abdominal muscles which a man feels when he is about to be married or electrocuted or called on to make the leading address at a banquet.

We entered the corridor of the Executive Office Building, and were ushered into the cabinet room by a uniformed official. Grouped about the room laughing and conversing, were perhaps a dozen or so of the Nation's big men, mostly senators, with two or three cabinet officers. I noticed among them Senators Nelson, of Minnesota, Knox, of Pennsylvania, and Depew, of New York, and the Secretary of State, Elihu Root. The President, it transpired, was in his private office adjoining the cabinet room, in conference with his Secretary of the Interior, Mr. Garfield. The

other statesmen present were waiting their chance to see him when he should appear. After perhaps ten minutes, the door of the private office swung open and the President came walking briskly toward us. I shall never forget this, my first close up view of Theodore Roosevelt. At that time, he was forty-nine years old, but he hardly looked forty. His closely cropped reddish brown hair showed not a tinge of grey, and his face was as smooth and rosy as a boy's. In his step, was the quick sureness of a thoroughbred. He waved and grinned comprehensively at us all as he came in, and catching the eye of the Minnesota senator called out in crisp keen tones, "Helloa, Nelson! I'll see you in just a minute." Senator Long and I were nearest him, and as he grasped the Senator's hand the latter said: "Mr. President, I want to present to you my old schoolmaster, Mr. Marshall, of Iowa. Mr. Marshall is a maker of books." The grin widened. "Is that so?" as he gripped my hand, "Well, I have to plead guilty to doing something along that line myself." The good little sprite who sometimes puts it into our heads to say the right thing happened to be on the job that time, so I came back promptly with, "Yes, Mr. President, I am very pleasantly aware of your books, and maybe it is not just the right thing for me to say here, but I am more interested in your accomplishments as a naturalist than as a politician."

He gave a merry laugh just like a big jolly boy. "That's a good one! Shake again," giving me another hearty grip. Then, without a pause, he flashed back: "O, by the way, have you seen the new Goss book of birds?" (Col. Goss was a famous Kansas ornithologist and bird collector, who some forty years ago gave to the state one of the finest collections of mounted birds ever prepared in this country. The state had recently published the Goss manuscripts in a finely illustrated volume.)

"Yes, Mr. President," I answered, "I have the book, and it is the more interesting to me from the fact that I knew Col. Goss personally, and took some lessons in bird mounting from him."

"Indeed! Well that's interesting. Now, tell me, just what are the important features of this collection?"

"It is notable in two particulars," I answered. "First, for the artistic character of the mounting, and, second, for the large number of rare southwestern and Mexican species."

"Wait a minute, I want to put that down," and whipping out a little much worn note-book, he made a memorandum of the points given. "I shall certainly make it a point to see that collection when I go to Kansas again."

It is to be observed that while this talk was going on, a half dozen of the most prominent political leaders in the Nation were waiting to get a word with the President on matters that they deemed of national importance. I have related this incident

fully, because I think it throws a light upon the mental methods of this remarkable man—methods that made him not only the greatest constructive statesman of his age, but one of the greatest historians and naturalists as well. And the charming thing about it was that he was never for one minute in the least proud or dogmatic or puffed up over his great accomplishments or abilities. He was ever the same modest, unassuming, off-hand, democratic man, ready to meet on a common basis of manhood, everybody from kings and ambassadors down to the humblest man in overalls. No wonder that scholars and philosophers revered him, and that the people loved him as they have loved no other man since Abraham Lincoln.

Know Your Patrons

A book on pedagogy which I read some forty years ago, divided the whole educational problem into three parts: first, the being to be taught; second, the subject to be taught; and, third, the teacher. It was not very long before I learned that there is a fourth element in the problem, and a most important one, namely, the parents of the being to be taught. Of course, when everything was running along smoothly, the pupil liking his work and doing it well, and with a fairly good opinion of his teacher, the parental element of the problem was not much in evidence. But things were not always thus serene. There were pupils who did not take kindly to their books, did not do their work well, and did not seem to care greatly whether "school kept or not." Pretty soon I found out that in these cases, it was greatly to my advantage to have the parents on my side. If a boy or a girl knows that the teacher is solid with father and mother, that boy or girl will mighty rarely give trouble. On the other hand, if the teacher and parents are strangers or know each other but slightly, the pupil who is a "bad actor" counts on being backed up at home if he gets at loggerheads with the teacher, and usually he is not disappointed. Of course, the teacher and the parents have the same purpose in view,—they both want the boy or girl to get on well at school. In the undertaking of education, they are partners. Therefore they ought to work together. But how can they work together if they do not even know each other?

In my early teaching experience, I recall a family named Brown. They were farmers, and sent several rather unruly children to my school. They were English of the well-to-do peasant class, but not very pleasant people for one to know. I found out that nearly all my predecessors had had more or less trouble with those Brown boys, also, that the boys were invariably backed up in their devilry by the parents. I also learned two other things: First, that the boys were under strict discipline at home; second, that former teachers never





made any friendly calls at the Brown home, although these teachers were social enough with the American families of the neighborhood. Of course, there were a plenty of busy folk to tell me that I "was sure to have a lot of trouble with those Brown young ones." So, I resolved to head this trouble off. When school was out the first Friday afternoon, instead of going directly to my boarding place, I turned up the lane that led to the Brown farm. Catching up with the boys, I asked the oldest one, "Where do you live, Jimmie?"

"Over to that white house on the hill," he answered.

"Why, that looks like a pretty nice farm; would it be all right for me to go over with you and take a look at it?"

"Of course you can, sir; father would be glad to have you," and the pleased grins on his face and those of his brothers showed that such an attention on the part of a teacher was an unusual honor.

Before reaching the house, we came to the feed-lots where the senior Brown was distributing fodder to a fine bunch of durhams. He looked at me rather truculently, I thought, as I approached, evidently surmising that his boys had got into some of their usual scrapes at school, and resolving to stand firmly by his progeny of the Brown clan.

"Mr. Brown," I began, "I am the new teacher, and they tell me you are an Englishman. Now, I have always heard about the fine farms you have in the old country, and I thought I would come over this afternoon to see what a real English farm looks like." It was a delight to see his harsh old face dissolve into pleased grins.

"Wull Thur, yer veera wulcome, I'm sure, although thr beant nooch to see I'm feared, weuns doant varm ut to this countra as close as we does back 'ome. 'Ere boys! Joomp up an' feenish throwin' th' stalks to th' beasts viles I shows th' taycher roond a bit."

The next hour I spent very interestingly in being enlightened as to agriculture from the Yorkshire point of view, after which I was taken to the house, introduced to "th' Missus," and made welcome to a bountiful supper of fried chicken, cream biscuit, plum pudding, and seed cakes, the whole being washed down with some real old English ale of Mrs. Brown's own brew. You may be sure that Mrs. Brown's supper won quite as much praise as I had accorded her husband's farm, and when I went away there were hearty invitations from both to "coom an' see uns again."

It hardly needs adding that there was no trouble with "those Brown young ones." A month or two later on one of them tried to start something, but he wilted quickly when I hinted to him that it might be necessary for me to go up home with him and talk things over with his parents. He knew well and good that there would be no backing up at home this time.

I believe it would be a good thing if all school people would get a bit nearer to the parents than they usually do. Take them into the partnership, and make them feel that they are in.

Blueberries and Bolshiviks

Some time ago, I visited the Bureau of Plant and Animal industries at Washington. While there, I ran across a scientist who knows all about blueberries. I did not suppose there is anything of importance to know about blueberries, beyond knowing where they grow and how to convert them into pies, but it seems I was wrong.

The blueberry is one of the most coy and elusive and temperamental of plants. For instance, like the cotton-tail rabbit, the bobwhite, and the prairie hen, it has hitherto resisted all efforts at domestication. Strawberries, blackberries, gooseberries, in fact, about all the rest of the berry tribe can be made to grow in gardens and discard their wild ways and take an education. Not so the blueberry. Transplant it to the garden, and it promptly dies; and the richer and more mellow the soil, and the tenderer the cultivation, the sooner it dies—just goes on a hunger strike from the start. In short, the blueberry simply refuses to be fooled with or petted in any way. At least this was the case until this patient scientist started in to find out just what was the matter with the blueberry, a task, I may remark, in which he is making considerable progress. The first thing of importance that he found out was that the blueberry had to have a soil with an acid reaction; no lime or phosphates or nitrates or potash for it. It absolutely refuses practically everything that the ordinary plant likes. It insists upon the thin sour soil that is formed by the decaying leaves that fall upon the sand or the granite rocks of the eastern hills and mountains. Agriculturally speaking, it flourishes with poverty and perishes with prosperity.

It would seem that something very like this is true of that human wild thing called socialism. It flourishes luxuriantly in various sour social soils of Europe, but try to transplant it to the warm generous loams of America, and it promptly peters out.

Within the past seventy years or so, various futile attempts have been made to get socialism going in this country, and in a most readable article in a recent issue of the Saturday Evening Post, Uncle Joe Cannon gives some account of them. There have been a dozen or so of these embryo Utopias, running all the way from the adventure of George Rapp and Robert Owen at New Harmony, Ind., in 1815-25, down to George M. Pullman's attempt to socialize the employees of the Pullman Car Co., at Pullman in South Chicago. Besides these localized socialistic ventures, there have been from time to time, such fervid country-wide outbreaks as the Knights of Labor, the Farmers

Alliance, the I. W. W., etc., but none of them lasted long. The soil in this country is not sour enough, at least, not yet.

Now, that Government botanist I have mentioned, has finally succeeded in getting blueberries to grow in a garden, but the only way he could do it was to surround them with the thin sour soil of their native heath. Probably we can get socialism going in this country in the same way, if we only let the soil get thin and sour enough. We have already come near to doing this in the East Side in New York, and in some of the slums of Chicago and a few other cities. This is perfectly understood by the thrifty socialistic gardeners, the Emma Goldmans, Scott Nearing, Haywards, Debbes, and Bergers, who always set up their soap boxes where there is the most poverty and vice and crime and discontent. If we want to arrest the growth of Bolshevism in this country, we must clean up these muck patches of our cities, drain off the cesspools of vice, provide good housing, and decent living conditions, generally, and finally, cultivate the soil clear to the bottom, with the best schools that money can buy. Do this, and bolshevism will die off like blueberries in a truck patch.

This is the Centenary of Christopher Latham Sholes, principal inventor of the first practical writing machine, Model 1 Remington, which appeared on the market in 1874. The National Shorthand Reporters' Association have started a movement to erect a suitable monument over his grave in Forest Home Cemetery, Milwaukee, in honor of the inventor who died in 1890.

The January Remington Notes contains an article by Charles E. Weller, Sec.-Treas. of the Sholes Monument Commission, who is the only surviving friend and intimate of Shole's. The monument is to be erected solely from popular subscriptions as a memorial from the great army of typists and other workers who have been befitted by his labors. Subscriptions are solicited only in sums of a dollar or less, and may be addressed to Charles E. Weller, 206 Masonic Temple, La Porte, Ind.

Miss Marjorie Murphy, of Danbury, Conn., Business Institute, is a new teacher in Drake Business College, Union Hill, N. J.

Miss Florence Ordway, of the Waterbury, Conn., High School, was recently chosen to teach stenography in the New Haven, Conn., High School.

D. A. O'Connell, penman, R. D. No. 4, Le Sueur Center, Minn., and who has just begun advertising his pen work in our journal, has favored us with a number of his written cards. Mr. O'Connell is endeavoring to build up a card writing business, and we hope that he may be successful. We believe him to be a very deserving young man, and we also believe that he will do his best to please all customers.



FEDERAL AID FOR COMMERCIAL EDUCATION

EDITOR'S NOTE—The Federal Board for Vocational Education was organized under the Smith-Hughes Act which was passed by Congress for the purpose of stimulating vocational education through the United States. In its organization the Federal Board has included commercial education and has appointed F. G. Nichols as Assistant Director for this field of vocational training. By an arrangement with Mr. Nichols notices regarding the Board's work will be published from time to time in this paper. The following announcement has to do with retail selling education, which is one of the most important branches of commercial education yet to be established on a satisfactory basis. Department stores and other retail establishments are awakening to the necessity for better trained sales people, and facilities for giving the kind of training that will meet this need must be established under the direction of commercial educators in large retail centers. School authorities will be glad to know that Federal aid is available for such courses when they have been provided for by state vocational education plans which have been approved by the Federal Board for Vocational Education.

Many inquiries are being received by the Federal Board for Vocational Education regarding the policy of the Board in the matter of part-time commercial classes. The recent Retail Selling bulletin issued by this Board outlines several types of courses in preparation for better service in the retail field. Merchants and school authorities are interested in such courses and want an authoritative statement concerning their organization. This brief explanatory statement is offered in the hope that it will answer some of the many questions that have been difficult to answer at an earlier date.

In the organization of commercial courses in high schools there should be provision for contact with business through a part-time arrangement. Commercial teachers generally will be interested to know that such courses may receive federal aid if they are provided for in the state plan of the State Board for Vocational Education which is approved by the Federal Board for Vocational Education.

The federal vocational education law, known as the Smith-Hughes Act, was designed to stimulate the development of this type of training in all the states. The four general divisions of vocational education provided for are Agricultural, Commercial, Home Economics, and Industrial. Adequate, though not exactly the same, provision is made for each of these four departments.

Aid in the form of subsidies was not thought necessary for the further development of the usual types of secondary commercial training, but financial stimulus was made available to encourage part-time courses. Such courses may be given in continuation or all day schools so long as the requirements of the law are met. The Federal Board rulings under which commercial courses may receive financial aid are explained herein for the benefit of educational authorities in general and commercial teachers in particular.

"Federal money may be used in part-time schools and classes for the

salaries of instructors in trade, home economics, industrial, commercial, and general education subjects, as provided hereunder."

1. "Such part-time classes must be classes which divide the working day or school time between instruction and practical work in shop, factory, home, office, etc."

Commercial courses, for the most part, have been so intermingled with academic courses as to make part-time office work impracticable. The entire emancipation of business training by means of an entirely separate class organization in a cosmopolitan high school may increase slightly the cost of such training. Therefore, the need for federal aid is quite as definite as it is in the case of other types of vocational training. Approved courses which provide instruction for employed persons for a minimum of 144 hours are entitled to federal aid, if all other requirements are met. Such instruction must be given on school time. The alternate week plan for at least one year is suggested for commercial students.

In any full provision for continuation school work, commercial courses must be offered. In one city out of 2750 employed young people between the ages of 14 and 16 years, 2450 of them are classified as commercial workers. Part-time courses for such persons may receive federal aid if all the requirements set forth herein are complied with. Local surveys will indicate the need for this kind of continuation school training.

2. "The subjects taught must be such as are designed to increase the civic or vocational intelligence of the pupil."

All technical commercial subjects serve to increase the vocational intelligence of pupils and therefore, such subjects meet this requirement. It must be emphasized, however, that the subject matter must be closely related to the employment and really supplementary thereto.

3. "Federal money may be used for reimbursement for part of the salary of an instructor only in cases where it is shown that the cost of such an instructor represents an addition to the expenditures of the school system incurred because of the operation of such part-time classes over and above expenditures for regular classes."

Such part-time class instruction must be given by a teacher especially employed for this purpose. Such a teacher may not teach regular full-time classes, but may devote some time to necessary co-ordinating work between employers, employees, and the school.

4. "Where such part-time pupils are taught in a regular day class already established so that the class does not represent an additional cost to the school system, Federal money may not be

used for the salary of the instructor of such a class."

On the assumption that part-time students are to be given special instruction in the light of their proven needs, such students may not be mingled in already established classes. Special teachers for special classes are the only kind that can be subsidized out of federal funds.

5. "Part-time schools or classes may be operated for persons over 14 years of age, without upper age limit, provided that the instruction given is designed for and suitable to enlarge the civic or vocational intelligence of workers over 14 and less than 18 years of age."

Pupils must be at least 14 years of age, but pupils of any age above this minimum may be included. The subjects of instruction must, however, be such as can be taken profitably by pupils between 14 and 18 years of age. In other words, the subjects included in such a school or class must be of less than college grade.

6. "In the plans set up by the States two general groups of teachers shall be recognized and qualifications shall be indicated for each under part-time schools or classes: Teachers of subjects designed to enlarge the civic intelligence; teachers of subjects designed to enlarge the vocational intelligence."

While teachers possessing the usually prescribed training and experience for grammar school or academic high school work may be acceptable for part-time classes in the general subjects, specially trained teachers who have had business experience are required for the technical commercial classes. States desiring to include in their plans provision for part-time commercial classes must, therefore, distinguish between these two types of teachers in setting up their qualifications of teachers.

7. The following interpretation of the expression "who have entered upon employment" should be carefully noted:

- (a) "Where persons definitely schedule for employment in a trade or industrial occupation, by a written agreement with the employer are given before being employed instructions in a class fitting them for advantageous entrance to such trade or industrial occupation, such class may be considered as a part-time class and Federal moneys may be used for its support, under the provisions of section 11 of the vocational education act."

- (b) "Such classes may also be open to those already employed, who may receive better preparation in the occupation they are already following, or promotional training for a new occupation."

(Continued on page 24)



COMMERCIAL COURSES IN SECONDARY SCHOOLS

F. H. Hosmer, Central High School,
Minneapolis, Minn.

The expressions liberal education, industrial education, and professional education have come to convey a somewhat definite meaning. Can the same be said of commercial education? What has it meant in the past, what does it mean now, what should it mean in the future? These are questions difficult to answer.

There has been in the past and there is now an indefiniteness and uncertainty of aim and purpose in connection with commercial education. There have been great diversity and uniformity, paradoxical as that may seem, of opinion and practice in regard to commercial education. This is discovered at once by studying and comparing commercial curriculums put out by different schools. The diversity consists in the number and kind of non-vocational and related vocational subjects included in the courses; and the uniformity consists in the number and kind of vocational subjects included in the courses. The uniformity found in commercial courses would indicate the subjects considered essential for a commercial curriculum. These essential subjects upon which there has been general agreement are bookkeeping, stenography, commercial arithmetic, and penmanship. These technical subjects, supplemented with more or less of language, history, natural and social science, and mathematics give the subject matter of commercial education as we find it in the commercial courses of the past and present.

What can the study of such subjects prepare for in the business world? Only for positions as clerks, bookkeepers, and stenographers. Clerical work has been the vocational objective of commercial education of the past and present. In the main the training for this kind of work has been good, but the clerical conception of the business world is too narrow and limited. It recognizes only 15% of the demand for commercial employees.

Commercial courses for the future should take cognizance of the entire field of commercial activities and provide a larger number of vocational objectives. The vocational idea should dominate the entire course, for commercial education is vocational education.

The demands of the business world should determine the kind and extent of vocational training to be provided in commercial programs. Commerce has to do with the exchange of commodities. It may be domestic or foreign. In either case it involves a knowledge of wholesale and retail buying and selling, recording, transportation, markets, mediums of exchange, financing, labor, capital, business organization and management, communication, social and industrial conditions and influences, invest-

ments, advertising, salesmanship, insurance, and business law.

Some of these activities cannot be trained for directly in the secondary schools. Salesmanship, advertising, commercial design, retail selling, and the application of the sciences to the industries can and should be given more attention as vocational objectives.

Those activities that cannot be trained for directly in the Secondary Schools are provided for in the Higher Schools of Commerce. The attention of the students should be called to the larger and better possibilities to be reached through these courses, and the Secondary Schools should articulate with the Higher Schools of Commerce by means of proper courses.

The needs and opportunities of the business world are not the only considerations in framing a commercial course. Tendencies and characteristics of students and educational theory should also govern.

Those students who will remain for only one or two years must be definitely provided for by specialization and concentration upon vocational subjects. All other work should be related to the vocational objectives, and to health and citizenship in order that the time spent in school may result in the most specific values possible.

Those students who will continue for four years and make the High School a "finishing school" need courses made up of (1) required subjects that will train for the following objectives: "Health, Worthy Home Membership, Citizenship, and Fundamental Processes." (2) Electives that will provide a choice of vocational objectives for boys and girls as their tastes, aptitudes, and opportunities require. (3) Special subjects that will develop "Ethical Character and a Worthy Use of Leisure."

Those students who will continue for four years and make the high school a "fitting school" for the Higher Schools of Commerce need university preparatory courses containing vocational subjects that relate to those given in the Higher Schools of Commerce and other subjects necessary for entrance to the universities.

Mr. Walter O. Siler, who last year had charge of the commercial work in the Grove City, Pa., College, left Grove City late in December for his present position with the Atascadero, California, Beach Land & Improvement Company. He finds his new business position very pleasant.

Mr. C. E. Bowman, formerly of the Watertown, N. Y., High School, then of the Chelsea, Mass., High School, and recently with the White Plains, N. Y., High School, has been chosen as commercial teacher in Girard College, where the well-known leader in education circles, Dr. Cheesman A. Herrick, is the President. Both Doctor Herrick and Mr. Bowman are to be congratulated.

EASTERN COMMERCIAL TEACHERS' ASSOCIATION

Twenty-first Annual Convention

Time—April 17, 18, 19, 1919.
Place—Springfield, Mass., High School of Commerce Building.

Thursday Afternoon (April 17) 2:00
Opening session. Address of welcome, response, and three other short addresses.

Thursday Evening—Reception in the Grand Ball Room of the Hotel Kimball (Convention Headquarters).

Friday Morning—General topic, "The New Era of Commercial Education," in charge of Frederick G. Nichols, of the Federal Board for Vocational Education.

Friday Noon—Luncheon served in the High School Building.

Friday Afternoon—Round Tables. There are small conventions in themselves.

Gregg Shorthand, W. W. Lewis, of Providence.

Pitman Shorthand, J. E. Fuller, of Wilmington.

Penmanship, S. O. Smith, of Springfield.

Bookkeeping, R. G. Laird, of Boston.

Private School Managers and Principals, F. L. Mark, Brooklyn, and E. H. Norman, Baltimore.

The Typewriting part of the program will be taken care of later in the afternoon at a joint meeting of the Shorthand and Typewriting teachers.

Friday Evening—A public meeting in the auditorium of the new City Hall of Springfield, to which the citizens of the town are invited. The speaker will be a man of national reputation.

Saturday Morning—A joint meeting of the teachers at which several inspiring addresses will be made, followed by a short business meeting, and adjournment.

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H. G. Healey, President, 609 W. 15th St., New York City. Tel., Audubon 5698.

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AUDITING

By Theodore D. Krum, Principal
Coml. Dept., McKeesport, Pa.,
High School

In this, my first article, I shall endeavor to point out why every business should have its books audited periodically by a Certified Public Accountant, or at least by an auditor whose ability is unquestionable. It has been estimated that only about ten per cent of businesses today are having their books audited by professional auditors. Truly, it is amazing how the average business man loves to fool himself year after year, overvaluing his assets, capitalizing his expenses and under-estimating his liabilities, until he is brought to a realization of his true financial condition by an auditor or by bankruptcy.

Banks and investors are demanding that the borrower submit a statement showing the condition of his finances, certified to by a professional auditor. They have found that statements not so certified have in many cases not shown the true state of affairs. The extension of credit by a bank depends on the judgment of its officers, and these officers have learned in the school of bitter experience that they cannot depend on a statement not approved by a professional auditor. The auditor, by reason of his independence, is peculiarly fitted to obtain the facts needed by the bank officers in forming their judgment.

The chief object in any audit should be:

- (1) To determine the financial condition and net earnings of a business.
- (2) To detect, or at least prevent, errors and frauds.

The pioneer auditor who looked chiefly for errors and frauds served a good purpose in his day, but the auditor of today must do more than detect errors and expose frauds. He is the business man's financial adviser. Who is in a better position to pilot and direct the business man from the shoals of bankruptcy and despair? He must be in a position to submit to the stockholders (the true owners of any business) or to the bondholders at regular periods, a condensed, comprehensive statement showing the financial and net results of the business in which they are so vitally interested, and to certify that such statements show true results.

In a partnership, the books should be audited at stated periods. Many firms overlook this very important detail, for no partnership (even the marriage partnership) has been entirely free of quarrels and petty differences. These differences may be, and usually are, adjusted as between the partners. But in the case of the death or bankruptcy of one of the partners, which will in most of the states cause a dissolution of the partnership, the adjustment may not be entirely satisfactory to the heirs or the receiver of the deceased or bankrupt partner's estate. Unless these differences can be amicably adjusted to the satisfaction of complainants,

the necessary litigation with its accompanying legal expenses may easily exceed the amount in dispute. The auditor, looking through eyes unprejudiced, (for those of the parties to the suit are sure to be) will submit a statement showing the basis for a fair distribution of the deceased or bankrupt partner's portion of the net resources of the firm.

Then, too, when the business is about to be sold the auditor should be consulted. The prospective buyer is naturally anxious to protect himself. In order to so protect himself he desires to have an unbiased statement showing the results of the undertaking covering a period of, say, five years. Such a statement can only be supplied by a professional auditor.

The president of a large corporation in which he owned a controlling interest was offered a large sum of money for control, subject to examination of the books and records by a professional accountant. He accepted the offer. When the auditor attempted to ascertain the earnings for a period of years he found that no accurate records had ever been kept. The profits had been large, but the only proof of these profits was the money in the bank. Physical inventories had never been taken and book inventories had not been kept. The plant was operating on an extensive scale, but as no records were kept to show how the profits were realized, the deal was called off. The president complained bitterly. He had paid large dividends, he had the money in the bank to show that he was making money, but he was unable to show how and where he derived the profits. Most business men look forward to the time when they can retire. Surely they are doing themselves and their families an injustice in neglecting to have their books audited regularly.

Again, mercantile agencies are depending more and more on the statements of professional auditors. Credit men are loath to grant the highest credit to those businesses that do not or will not submit statements certified to by an auditor. As every business man, deserving the name, is anxious to preserve the good credit rating of his company, he should see to it that the books of the concern are audited regularly.

The detection of frauds is still an important part of an auditor's duties because thousands of dollars are lost annually through the dishonesty of trusted employees. Most men are honest, and the courts hold that a man is honest until it is proved that he is not. Sad to relate, it is always the trusted employee who is guilty of fraud or embezzlement, for an employee who does not have the management's trust would not be in a position where he could embezzle funds. There is a distinction which should be noted here, between embezzlements, larceny, fraud, misappropriations, and defalcation.

Embezzlement is the fraudulent taking of another's money or goods entrusted to his care for his own

use. The auditor must distinguish between embezzlement and larceny. If the warehouseman were to take cash from the general office safe, he would be guilty of larceny. If the bookkeeper, whose business it is to account of cash received, cash paid, and on hand, were to misappropriate for his own use, money belonging to his employer, he would be guilty of embezzlement.

Quite recently in one of the larger Eastern cities, the cashier of a leading bank committed suicide under suspicious circumstances. An investigation was begun and an accountant called in, who discovered discrepancies in the cashier's books of upwards of Forty Thousand Dollars. This is an example of embezzlement. I might also add that if the bank examiner had audited the books of the bank as he should have done and had performed the work for which he was paid, such condition would never have arisen. Bank examiners are paid a certain stated sum to examine the accounts of banks, which amount in most cases is deplorably inadequate. The amount paid the bank examiners is smaller than that paid to men doing similar work in other fields. From the sum paid them they are supposed to pay their hotel bills and the salaries of any assistants that may be necessary. As can be readily seen, few bank examiners ever employ assistants, which simply means that the audit cannot be very comprehensive.

Below I am giving another case of embezzlement. A small concern in Central Pennsylvania employed a bookkeeper, who was also cashier, time-clerk, bill-clerk, office boy—in fact he constituted in himself the entire office force. For five years this bookkeeper padded the pay-rolls of his employer. The practice was only discovered when an auditor was called in to audit the books. In the course of the audit, the auditor asked for the pay-rolls. Taking these he went out into the plant and asked for each man whose name appeared thereon. Of course, the foreman knew nothing about the men whose names appeared on the pay-roll but who were never employed by the company. The bookkeeper received a free ride, is receiving free board and lodging, works for nothing, lives in a building surrounded by a high stone wall, and has his present domicile rented or leased for twenty-four years. Of course, he is learning a useful trade now.

Larceny, as I have mentioned above, is taking that which does not belong to the thief. He has not had the thing taken entrusted to his care. An office boy was in the habit of extracting stamps and small amounts of money from the cashier's drawer while the cashier was temporarily away from his desk. These thefts continued over a period of several months. Although the amounts extracted were small, this constitutes larceny and the court so rendered its decision.

Fraud has been defined as a misstatement of a fact with knowledge of



its falseness or with an utter disregard as to its truth or falseness, with the intent that it be acted upon by the injured party and who did actually act upon it to his detriment. Fraud embraces all dishonest or deceitful acts whereby one is deprived of some valuable thing without his knowledge or consent. While deceit is a characteristic of fraud, yet deceit does not reach the gravity of fraud. Usually fraud consists of misappropriating cash, either by failure to account for all cash received or by entering on the cash paid side of the cash book fictitious amounts in all or in part. Sometimes the manager or other official who receives a commission on sales will endeavor to increase the amount of the sales account.

I have in mind a company that is paying its salesmen two per cent on all sales orders filled by the house and on which the salesman's name appears. For years one of the salesmen made it a part of his daily task to go over the sales orders at the close of each day and write his name in the place provided for this purpose, on several orders not bearing any names. As many orders came over the phone, this salesman was reaping a rich harvest at the expense of the other employees of the concern.

Misappropriations of funds and defalcations are newspaper terms and not technical terms of law. The correct term for misappropriations of funds is embezzlement. The correct term for defalcation is embezzlement. We are prone to wrap up and hide an evil deed in the folds of a fine sounding word. Let's call a lie, a lie, not a prevarication.

The business man is coming to understand that the disclosure of frauds is only one of the advantages of having his books audited periodically. As mentioned before, the detection and, conversely the prevention of frauds, is still an important part of an auditor's work. If an auditor, after using all his skill and professional ability in his search for fraud, overlooks or fails to discover a well-concealed case of embezzlement is legally immune from liability, still he should be professionally responsible. Care must be taken in every audit to see that every avenue in the direction of fraud is closed to a clerk who is dishonestly inclined. In a small business the manager or owner can personally keep in touch with all phases of the concern's activities. As the business grows, the manager must of necessity lose this personal touch and relegate a portion of the work, which he formerly performed, to subordinates. The chances for embezzlement, however, in either a large or small concern are certainly fraught with perils for the crooked one, especially in the business whose books are examined regularly by competent auditors.

Many business men are uncertain whether to engage an auditor monthly or annually. A monthly audit is entirely feasible, although not always desirable. In the case where books are audited monthly a closer check

can be kept upon the work of individual clerks,—in other words, the auditor is able to have a more or less intimate knowledge of anything going on in the office of his client. There is also a good moral effect on the office force, for they, not knowing when the auditor may drop in, are extremely vigilant lest an error arise which might appear to be questionable. If errors of principle or omission exist they will be brought out by the monthly audit, whereas without the monthly audit they would remain undetected for a much longer time. However, there is a serious disadvantage in having the books audited monthly and that is the expense, which, in most cases, would make the monthly audit undesirable if not entirely impracticable.

A yearly audit in most cases is sufficient, and in nearly all cases an auditor is seldom called in more frequently. The advantage of a yearly audit is in the small expense incurred and the practical results achieved. The disadvantage of a yearly audit lies in the fact that a serious error or a bad case of embezzlement might remain undetected for upward of a year, allowing sufficient time for the culprit to resign and leave the country without any suspicions being aroused.

Ordinarily when the bookkeeper's balance is "out," he checks from the books of original entry to the ledger or book of final entry. This is called "checking forward." The auditor in auditing a set of books, where embezzlement is suspected, should check "backward." That is, he should check from the ledgers to the books or original entry. This is a favorite method of checking where there is suspected embezzlement or fraud. By checking from the ledger to the books of original entry there is no chance of fictitious amounts appearing in the ledger without the same amount also appearing in the books of original entry.

In concluding this article I wish to explain in some detail an audit conducted by an auditor (for whom I acted as assistant) for a large wholesale and retail hardware store. The company in question was carrying two bank accounts, one as an active checking account and the other as a time deposit to be used in case of emergencies. The time came when the company desired to withdraw the deposit from the bank in which the time deposit was maintained. The balance at that time was around One Thousand Dollars, which amount also usually made up the pay-roll for the week. The bookkeeper drew a check on the bank in which the time deposit was kept for the amount of the pay-roll. When the check was presented to the bank it was protested because no money was on deposit, or at least not nearly enough to pay the amount represented by the check. Of course the bookkeeper insisted that there was sufficient money on deposit and that surely the bank must have made a grievous mistake. The manager did not know whom to believe, the bank

or his bookkeeper. The bookkeeper, after weeks of checking and re-checking, finally confessed that he was not big enough for the undertaking. A certified public accountant was called in, and a careful audit was made of the books covering a period of five years.

All cancelled checks were carefully checked against the cash paid side of the cash book (all payments were made by voucher check). All cancelled checks were checked against the "vouchers returned slip" as issued by the bank and which accompanied the cancelled checks returned by the bank. As a separate column was used for the dealings with each bank, this part of the audit was comparatively easy. All receipts were carefully audited and the amounts traced in to the bank. As all old deposit slips were available, this, too, was comparatively easy. All cash sales for the day were entered on the cash register slip and turned in to the office at the close of each day's business. All cash taken in by the office was entered in a petty cash book, and from this book, at the close of the day, entries were made in the general cash book. Both sides of the cash book was then added on an adding machine, the totals proved and the balances verified. Everything up to this point was absolutely correct.

Then an audit was made of the Notes Receivable. It was the practice of the concern to have all notes discounted at the bank as soon as they were received. All notes were traced in to the bank and proceeds credited to the concern. The notes were then carefully scrutinized and here the discrepancy was brought to the surface. Several notes aggregating about One Thousand Dollars had been received, taken to the bank and discounted, the proceeds being credited to the concern by the bank. When these notes fell due they were dishonored by the makers and protested by the bank. The concern was called upon to pay the notes, which they did in due time, and the checks for the notes entered on the cash paid side of the cash book. The amounts were debited to "Notes Receivable" account instead of being charged back to the customer, and strange to relate the bookkeeper never thought it necessary to adjust his cash account in the least. The firm that had given the notes had at the time of the audit gone into bankruptcy several years prior to the day of the audit. An attempt was made to collect of the bankrupt firm, but of course nothing could be received.

It took the auditor two weeks to locate this error; the company lost the Thousand Dollars which could have been collected at the time the notes were protested but for the incompetency of the bookkeeper; it cost several hundred dollars for the auditor by way of fees and other expenses; besides the worry both on the part of the manager and the book-

(Continued on page 24)



THE VALUE OF SHORTHAND TO THE COMMERCIAL STUDENT

By Wm. F. Bennyhoff, Principal,
Gregg Shorthand Dept., Heald's
Colleges, San Francisco, Calif.

I have often been asked by the commercial student, "Is it worth while for me to take up shorthand?" To answer intelligently permit me to review briefly the conditions confronting young men and young women nowadays. In the multifarious ramifications of mercantile life today we are told that there is demand only for the trained specialist—only those who are equipped to excel in one particular line are successful in attaining the highest rank; that to spend too much time in preparing oneself to do more than one thing is unnecessary, and an added expense that the future will not compensate for.

I most emphatically disagree with any such hypothesis if it stands to reason—and events in the experience of too many young men and women have confirmed my contention—that training oneself for one thing only is in many cases apt to result in pushing one into a rut, and nothing could be more undesirable.

I will admit that the student should concentrate on one study to the extent of making himself master of this subject. By having properly prepared himself to enter commercial life as a bookkeeper or stenographer does not necessarily mean that with average ability he cannot and should not likewise so train himself in other branches that when the emergency arises he is not prepared to step into the niche with credit to himself and the satisfaction of his employer.

Let us take for instance the average bookkeeper. To my mind there is no more satisfying calling than is to be found here, and I know of no occupation that calls for a greater display of initiative as well as the firmer attributes of patience, neatness and thoroughness. The bookkeeper, better perhaps than almost any other employee, acquires a keener insight into the financial situation of the concern if he is a close observer. If, in other words, he makes proper use of his eyes and ears, he soon discovers that commercial business is wider in its scope than at first glance appears; that no matter how carefully any branch of it has been planned and is being conducted, there is always room for improvement or accomplishing said results in a more economical or efficient manner. He discovers, too, that more preparatory training would have fitted him to take advantage of opportunities that are closed now to him. Time and again I have heard this statement made by bookkeepers: "Not long ago I could have stepped into a position paying a considerable advance over my present salary if I had been able to do shorthand and typing."

You never can tell when you will feel the desire to get out of what may

be to you a rut; but lack of preparation may prove a stumbling block that shall prevent your breaking the shackles that bind you to the mill wheel of mediocre routine.

I would not be misunderstood as contending that bookkeeping does not offer possibilities of satisfactory improvement to the young man or woman; for here the field is wide and profitable—here are opportunities that spell success to just the extent you are qualified by nature, ability and temperament to grow up to.

I am referring to the average student who must of necessity meet the average conditions of life. To these I say: "Prepare yourself in as many branches as your time and finances will permit."

Let us take a glance into the future and perhaps we'll see wherein my premises are justified. John Smith graduated as a bookkeeper. Not all the positions open to him give definite promise of his becoming head bookkeeper or chief accountant for a good many years, if ever.

He may find himself established with a concern which is fortunate enough seldom to lose an employee. If he is wise he will not entertain the idea of changing, for he is firm in the belief that a rolling stone gathers no moss. (And let me say here that few young men have made satisfactory progress in life who have flitted from one position to another, never giving to any one the concentration necessary to make a success of it or mastering its details.) So our young man some day awakens to the fact that he is in a rut. By this time he may be established in a home of his own with a family dependent upon his efforts. To make a change entails risks which few men have the courage to face. If he has been closely observant he has acquired more knowledge of the business than should be derived only from his books. He has seen many times where an extra stenographer was required, and if he had been qualified his work would have permitted his filling the gap. With an intimate knowledge of the financial details of the concern his value as a substitute stenographer would be limited only by his capacity to handle greater responsibilities.

A young man or woman, therefore, has in shorthand an asset somewhat similar to the personal popularity a man counts on when undertaking a new venture in business, and even though the work as stenographer proves temporary in character, he will be adding to the sum total of his knowledge of the business through channels not heretofore open, for no employee ever gets nearer to the very heart center of the pulsating life energy than this very same stenographer. When one realizes that a vast majority of prominent men in all walks of life today trod first the stenographic steps in their upward course, you will understand better to what extent stenography will enlarge the possibilities of advancement for you.

You may question the advisability of lengthening the time you are to be in school; but this additional expense is negligible if you will take into consideration the increase of the earning capacity that results. I affirm without any fear of criticism or successful contradiction, that for every additional dollar spent you will receive extra interest ten to twenty-five fold during the first ten years of your business career.

But if conditions are such that you cannot pursue the course in stenography, then by all means resolve that as soon as you get into a position you will take up stenography in the night school. Of course, it will mean some sacrifice of time and effort; but can you call to mind a single instance of men of prominence in life who did not make sacrifices to attain their present station? A young man or woman who thinks only of pleasure and ease never rises very high. The aviator does not keep close to the ground, but rises high where free space is his, and the one who is content to fill in the days with indifferent work and the evenings with selfish pleasure grows into conditions where, when the cares of life press down upon him, he finds himself without the power to rise above the obstacles, and such persons will not accept defeat cheerfully. It is from the ranks of such that our pessimists are drawn.

I would, therefore, recommend a stenographic course to all who can remain long enough to acquire it. Even the mastery of the principles of shorthand will prove of great value, for it will enable you to make notes quickly and in such measure facilitates your daily work. This work would not greatly lengthen your course, at least the extra time consumed would be more than compensated for when you take up active business life. If you only mastered the theory of shorthand while in school and finished it in night school when you get into a position, you would then find that it would offer better opportunities for advancement than you could possibly expect otherwise.

Then, too, there is the mental discipline incident to the study of shorthand, that is obtained in very few other studies. In the mastery of bookkeeping certain well-defined rules are worked out, numbers of them require no particular alertness in mental application. Quite the contrary is found when you undertake to acquire the mastery of shorthand. The character of concentrated application necessary in this study might be likened somewhat to the drilling in mental calculation, although the latter study is not necessarily so continuous.

Educators who have come into intimate contact with various studies have been impressed with the value of shorthand as an aid in other lines of work, some of them going so far as to master the art for no other reason than the mental alertness that would be acquired.



The student who has spent several months in the bookkeeping department finds when he enters the shorthand department that it requires several days, sometimes weeks, before he is able to adjust himself to the different character of application necessary to what he had become accustomed in his previous work. There is no doubt that if the commercial student took shorthand for no other reasons than those outlined above the time would not have been wasted, but would on the contrary prove a distinct asset in the future, as it would constitute a development of mind, an alertness of thought, a quickness of perception and eye, that he could not have obtained otherwise.

Taking all these points into consideration, I can not see where a student of the commercial department would make a mistake in studying shorthand if his time and means permit. If the study of shorthand is undertaken for a short time every day, before the bookkeeping course is completed, the student will find himself in the line of application that will prove most profitable, when he enters the shorthand department for the full day.

C. J. Potter, formerly of Bangor, Wis., recently engaged with Mr. H. V. Porter, of the Jamestown, New York, Business College. We have every reason to believe that Mr. Potter will make a valuable addition to the faculty of the well known Jamestown School.

OBITUARY

Through the recent death of Mr. George W. Leonard, the commercial teaching profession has lost another very successful teacher. The following information regarding Mr. Leonard has been kindly sent us by Mr. W. W. Paterson, of the Colton, Calif., Schools, and who has taken the position made vacant by the death of Mr. Leonard:

"Mr. George W. Leonard was born in Michigan twenty-six years ago on the 22nd of January. He was a graduate of Albion College, Michigan. Before coming to California he taught two years at Fort Morgan, Col. In addition to having charge of the commercial work there he had charge of the athletics, and was very successful in both lines. This would have been his fourth year in Colton Schools. At different times he had been offered positions of more importance and larger salaries, but he was interested in business here and remained with the Colton schools until the time of his death, which occurred on the 24th of October last from influenza-pneumonia. He was a very successful commercial teacher, and a man greatly beloved by all with whom he came in contact."

FEDERAL AID FOR COML. EDUCATION

(Continued from page 19)

This opens the way for giving high school commercial students a part-time plan for a year at least, preferably the senior year of the usual complete course. Prior to the beginning of the year designated for this work the pupils must be placed in positions under a definite contractual arrangement with co-operating employers providing for alternate school and office or store work. The organization of commercial courses so as to afford pupils an opportunity to get this contact with business is discussed in a bulletin dealing with the organization and administration of commercial education soon to be published by this Board.

The initiative for the establishment of such part-time commercial courses as are referred to herein, must be taken by local school authorities. The first step will be to ask the state vocational board to include special provision for part-time commercial work in its state plans.

AUDITING

(Continued from page 22)

keeper because of the extreme carelessness on the part of the bookkeeper who never made an effort to reconcile his cash with that in the bank. The fact cannot be too strongly impressed upon all bookkeepers that if they wish to be entirely free of suspicion and save themselves needless worry and fear of imprisonment, even though innocent, they must always use the utmost vigilance and care.

One of our largest clubbers, and, we have every reason to believe one of the largest and most successful commercial schools in the country, is the Tri-State Business University, Toledo, Ohio, conducted by C. H. Melcher and two sons, B. O. and R. L. They have been patronizing The Business Educator for many years, and the father and one of his sons paid us a visit some time ago.

We learned recently of the expansion of the institution, the growth of which necessitated new quarters. A fine building has been remodeled to accommodate the school, the Meredith Building. Both the second and third floors are occupied by the institution, \$15,000 having been expended in remodeling. It is stated that their quarters are as fine as those of any other institution in the country. The attendance is very good, and their class of pupils is the very best.

Thus far this school year they have favored our journal with exactly 375 subscriptions, which indicates that they consider The Business Educator a real necessity in their penmanship work.

Mr. E. O. Folsom, for several years in charge of the commercial work of the Utica, N. Y., Free Academy, and more recently with the Yonkers, N. Y., High School, was chosen to follow Mr. Bowman at White Plains, at a very excellent salary, representing a substantial increase over his good salary at Utica.

Mr. T. D. Krum, who has been teaching commercial branches for Goldey Business College, Wilmington, Del., is now Principal of the commercial department of the McKeesport, Pa., High School.

Miss Grace Herculson, of Medford, Mass., is a new commercial teacher in the Methuen, Mass., High School.

Miss Mary A. Harrison is a new commercial teacher in the Linden, N. J., High School.

Miss Esther K. Dieterle is a new shorthand teacher in Coleman's Business College, Newark, N. J.

Miss Lucy A. Wightman, of Melrose, Mass., became a new member of the High School faculty at Stamford, Conn., in January. She is an assistant in the commercial department.

Isaac Pitman & Sons recently received an order for 3600 copies of their "Shorthand Instructor" from the Overseas Department of the National War Work Council of the Y. M. C. A. This order, it is stated, is probably the largest single order for a shorthand text book ever received by any shorthand publisher.

Herman J. Stich, a court reporter in the Brooklyn Children's Court, and teacher of advanced Isaac Pitman Shorthand in the College of the City of New York, made a new World's Record on January 18 for speed and accuracy in shorthand of 99.9%, writing and transcribing 300 words a minute for five consecutive minutes at an official competition of the Isaac Pitman Shorthand Writers' Association. Five years ago Mr. Stich took up shorthand to help pay his way thru college. In a year he could write 120 words a minute, and won a contest for writers under 21 years of age. In the Stenographers' Class, for those under 21 years of age, Joseph Van Gelder made a record of 160 words a minute for five minutes' writing with 10% accuracy. Both the above contestants learned shorthand from "Course in Isaac Pitman Shorthand."

We invite the attention of our readers to the article entitled "Commercial Courses in Secondary Schools," by F. H. Hosmer, Central High School, Minneapolis, Minn. In a letter accompanying the article Mr. Hosmer writes: "I am offering this article as a suggestion and with the hope that it may lead to further discussion of the subject. There is certainly a great need for professional thought and discussion in the field of commercial education."

We agree with Mr. Hosmer that there is a great deal that ought to be cleared up on the subject, and we hope that some profitable discussion may result from his article.



WISE AND OTHERWISE

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

Part I IN TIME OF PEACE

"He bada boy! Vera bada boy! He steala de peanut! He steala da chestnut! He steala da bannan! He steala everything not naila down! Oh, bad! bad! very dam bad boy!" said Tonio, who kept a little fruit store on the corner, and he shook his curly head violently and waved his hands excitedly in

the direction of a slim boy who slid around the corner with the speed of a jack-rabbit. "Phwy don't you catch the young divil and give him a good walloping. 'Twill do him good," said policeman Bill Cleary, to whom Tony had been telling his grievance. "Catcha him! He lika da flash of lightning! He cannot be catched! Bada boy, vera bada boy!" "Deed and he is as slippery as a greased eel and a regular flash of lightning for speed," said officer Cleary as a broad grin lit up his round red face, for officer Cleary knew Arthur Monroe as a good deal of a nuisance all along the beat which he traversed during the afternoon and early part of the night, and himself had enjoyed many a short sprint in fruitless effort to catch the predatory and elusive lad well known to grocers, fruit dealers and others who left their wares exposed in baskets or barrels or on benches in easy reach from the sidewalk.

The Advantage of Good Parents

It is a fine thing for a boy or girl to have a clean, manly, well educated, industrious father and a good, sensible, neat, affectionate mother, but a boy can get along pretty well without much of a father. I have even known in the course of my life two or three boys who didn't have any fathers; at least they never knew who their fathers were. At first this lack of a father interfered some with getting into good society, but when they proved their worth and got money the world forgot about the missing father. I have known boys who had fathers that might better have been omitted altogether; fathers who were lazy, shiftless, drunken, brutal and criminal, and yet the boys came up to be good, clean young fellows. In these cases there was almost always a good mother back of the boy. You know lots of good women marry men who are entirely worthless, "and then some." All this goes to show that a boy can get along pretty well if he has one good parent and that one is his mother, but if a boy hasn't any

mother, or one that isn't good for anything, it is a pretty hard outlook for him, especially if the father doesn't amount to much, and that was the trouble with Arthur Monroe. Mr. William Monroe, the father, was an easy going, fairly industrious man of very moderate mental capacity. He could read and write after a fashion, and that was about all. He earned \$12 or \$14 a week in a mill and carried most of his wages home where his wife kept house in a slovenly, haphazard manner. Sometimes there was food on the table when Mr. Monroe came home at night and sometimes there wasn't, for the mother of the Monroe boy was an English girl who had spent her early life in the great cotton town of Manchester, where drinking among women is woefully prevalent; where the man of the house, earning good wages, when Sunday comes, often has to go and get his clothes out of the pawn-shop where they had been shoved up during the week to provide his wife with drink money, and where the sitting rooms of the public houses are filled with women drunk on gin, beer, and porter, I suppose that Sarah Martin, the mother's name before she was married, had drunk liquor in her mother's milk, for she was born with a thirst and she had cultivated that thirst until she was now, at 30, that most woeful thing, a female drunkard, for as woman normally is of finer grain and higher spiritual nature than man, when she falls under the influence of drink and drugs she becomes a sadder and more repulsive specimen of humanity than a man; and it was this woman who gave birth to Flash Monroe, whose story I am telling you. The boy came into the world handicapped, with a shiftless father and a drinking mother, and it is no wonder that he came to be a child of the streets. He earned his name of "Flash" because he could run like a deer, as he frequently did when storekeepers detected the hungry urchin helping himself to an apple, peach, a banana or anything eatable around the open doors of the grocery stores; and so he grew up under the name of Flash Monroe.

Boyhood Days

When the lad got to be eight or nine years old, truant officer McCoy gathered him in and took him to school. He was not an earnest student and his parents were by no means particular about his education, and Flash was absent a good deal from school, especially in warm weather. Sometimes his mother would write an excuse for him, but when he got old enough he didn't trouble her to write one but wrote the excuse himself, which saved time, for his mother was frequently in no condition to write. When the teacher, Miss Davis, visited the Monroe family, she found the mother in bed. She said she was ill and the room reeked with the odor of whiskey. It was indeed an illness of the worst kind that was taking Mrs. Monroe slowly but

surely towards the gutter. Of course, the boy got little attention at home. His clothing was of fragmentary nature, trousers and coats cut down from cast off garments of his father, and the father was by no means a Beau Brummel in the matter of dress. The boy was not abused at home. His father was an easy going man and the mother was by no means vicious, but the meals she put on the table were of a decidedly scrappy nature and sometimes very scanty in quantity, as well as lacking in quality, for a large part of the rather meager wages of Bill Monroe went to pay a score at the corner drug store which made a specialty of "Beer, Wines and Liquors for Medicinal Use."

The Monroe boy was not a tough; that is, he was not a member of any of the street gangs that are to be found in the slum sections of every city. There was nothing vicious in his nature. His shiftless father and his not vicious mother had given him no ugly traits of character, so he grew up at fifteen to be an irresponsible lad who had little education and still less desire for it. He had learned to play pool in the cheap pool rooms where he often acted as marker and set up the nine-pins in the bowling alleys, and sometimes washed out behind the bar and swept up in the corner saloon where his mother was a valued customer, and where he sometimes stayed his active stomach with scraps from the free lunch counter, for he was an artist at abstracting fruits and eatables of all kinds exposed around the front doors of groceries and such places of business. You can readily see that Flash Monroe's youthful life was not likely to produce a good man who would be of value to the community in which he lived. But about this time, somehow or other, Mr. Kean, who had charge of the Boys' Club down on the flats, got hold of the Monroe boy and brought him into the gymnasium and the reading room of the Boys' Club. He took to the gymnasium work very well indeed, but the reading room did not appeal to him much. In one department of athletics he showed up with great brilliancy. He could run a 50 yard dash, 100 yard dash, or any distance up to one-half mile in less time than any other boy that belonged to the Boys' Club could make it. You see his whole early life had been spent in dodging, chasing shop keepers and policemen, and he could leave a jack-rabbit, a coyote, a rifle bullet or a streak of lightning for a short distance. You may think I exaggerate, but Flash was certainly very speedy. He did some work about the gymnasium and Kean saw that he had something to eat at regular periods, and when the young people of the city from the Boys' Club gymnasium and Y. M. C. A. gymnasium had a ten mile marathon race which began at the Y. M. C. A. in the city where these boys lived and ended at another Y. M. C. A. ten miles up the river, going up hill and down dale, that marathon





race was won by Flash Monroe; and it wasn't a race at all, just a procession with the slim lad out of sight of all the rest of the contenders.

The Beginning of Business Life

About this time Mr. Kean got young Monroe a job in a florist's store. It was his business to open up the store mornings, move about the heavy plants and help generally, especially in the delivery of pieces for funerals, weddings, and the like. Flash didn't like the job very well. There wasn't much excitement in it and there was no chance to pick up money as he had been doing in small amounts around the pool rooms, and the bar-room and the bowling alleys. I don't suppose the boy would have stolen money from a safe or the cash drawer, but it wasn't long before the florist who employed him, found that several small amounts that had been paid to Flash when flowers had been delivered had not been turned in by him, and there was a shortage in his accounts amounting to several dollars; and the florist dispensed with his services saying he was proving too costly an ornament to keep in his garden. Flash protested that he didn't steal the money. The florist made no fuss about it, and he went to work for a grocer, where he helped on the delivery team and put up packages for customers in the store. He had come to be quite a nice looking boy, tall, slender, with rather good features, and quick and supple in all his motions, graceful as a panther; but it wasn't long until people began to complain to the grocer that they had paid to Flash Monroe small amounts the grocer had charged up to them on his books, and the grocer, like the florist, decided that Flash was too expensive a luxury for his place, though he did not prosecute, and then Flash Monroe found a chum who was his salvation, a sort of big brother, though he wasn't much older than Flash himself.

The Big Brother

Tug MacKenzie was a rather pugnacious Scotty of the Clan MacKenzie. His father, a sturdy blacksmith and his mother a woman of good common sense, had brought the boy up as a boy ought to be brought up to work a reasonable amount, to play a reasonable amount, and above all things not to lie, or steal, or do any of the foolish things that poor Flash Monroe had learned only too well. The boys came together through playing on a ball team, organized by Mr. Kean of the Boys' Club. Tug MacKenzie was a stock lad of sixteen, and since he was fourteen he had been the receiving end of the battery of the South End Meteors, a sand lot aggregation of ball players loud of mouth and vigorous of action, the dread of umpires of a timid nature. With this strenuous band Flash Monroe opened up a new phase of life, for he took to baseball as a duck takes to water, and his fleetness of foot made him cover a wide area of the outfield. Indeed, with Flash in

the middle garden almost anybody could fill in right and left field out near the foul lines, and Flash would do the rest. He was no slugger, being rather light of weight and slender, but he had a good eye for the ball and his swiftness of foot made him often beat out an infield throw headed to the initial bag, and once on first Flash kept the rest of the field on their tip-toes, even as does Ty Cobb, the Georgia peach. In due time he became a full member of the South End Meteors, and his idol before whom he bowed down and worshipped was Tug MacKenzie, the slugging catcher on whom few base runners ever purloined a bag. The boys became almost inseparable, and under the scornful admonition of Tug, the Monroe boy learned to have at least some elementary notions about the ownership of property, and his light fingers became less adept in the transfer of things not nailed down.

Budding Soldiers

About this time the Meteors went down to the State camp at South Framingham during the week of the annual muster of the state militia. The Meteors were a pretty swift aggregation of ball players, and they went down to play a picked team from one of the Boston militia companies. They came back after a triumphant walloping of the Bostonians, very much fired with war-like spirit, for it had been a great week in camp. The weather was fine and the boys had been there a couple of days, guests of the home company. They had seen the Governor and his gorgeous staff review several thousand state militiamen. The Salem Cadets had been there in their scarlet coats and white trousers with Jean Miusaud's splendid military band and many more bands were there, and some fine companies of infantry and cavalry. The big guns had thundered a salute and all the bands together played the Star Spangled Banner when the flag came fluttering down as the sunset gun was fired. The home city had one of the best and largest of the independent companies of state militia. Captain Fleet in command of the company was a big, handsome young fellow. He had been a soldier in the Spanish-American War and had done excellent work in Cuba, where he climbed San Juan Hill and heard bullets whistle. He came back and organized a company of state militia which he had drilled into very good shape, and he was only too glad to get two young fellows like Tug MacKenzie and Flash Monroe to sign the roster and put on the army blue of Uncle Sam, for the old gentleman had not yet adopted the khaki excepting in the regular army. It was great fun at first and the boys attended drill with commendable regularity, but it got to be rather an old thing after a while, especially when the two boys went to work for the big Fiske Rubber Co., five miles away from home, and came back pretty tired at the close of the day's work.

It was about this time that the two

boys entered our Business School evening sessions, for they both saw that lack of education stood in the way of advancement in their work with the big Fiske Co.

Both were likeable lads and Tug, like most Scotchmen, showed marked ability in the study of accounts, but Flash's heredity was against him, and while he made some progress he went to school because Tug did, rather than because of any unquenchable thirst for knowledge.

Well, they went to the state muster for a couple of years and had a good time down there and drew their few dollars pay, and flirted with the girls until the summer of 1916, and then Europe, already blazing high with war, Pancho Villa, the Chihuahua Tiger, came over the border and shot up Columbus, N. Mex.

Mr. Pancho Villa was a most interesting person. He had kept things going at a lively pace for several years in Mexico before he ventured to cross the border and shoot up Columbus. Mexico is a country where a man doesn't have to work in order to live after a fashion, and such a country is always good ground for trouble, on the principle that "Satan always finds something for idle hands to do." Anyway, there had been a very good imitation of Hell in that country for several years, ever since old man Diaz went to Europe taking the treasury with him and left several scrappy individuals to try to fill his place; and one of the scrappiest of all was this same Pancho Villa. Some people liked him, but even his best friends admitted that he had a hasty temper. In fact, he was a very good man to let alone unless you were hunting for trouble, and if you were, Trouble was his middle name. One valiant Scotchman, an English subject, had some cattle stolen by Pancho's men. He decided to go over and tell Villa what he thought of him and his way of doing business. His friends advised him not to do it, but he was a man of more courage than brains, and he insisted upon going. It is probable that he told Villa what he thought of him, but nobody knows for certain, because at the close of his interview he was the deadead man there was in that part of Mexico, and there were already a good many quite dead corpses around in the wake of the Chihuahua Tiger. A great many people wondered what brought Pancho over the border to shoot up Columbus, for up to that date he had been pretty careful not to bump up against the United States. But there is now little doubt that this exploit was a part of the brainy diplomacy which has so endeared Germany to us of the United States. The spectacular performance which on March 10, 1916, killed seventeen of the Thirtieth Cavalry and about one hundred of Pancho's surprise party, came pretty near plunging the United States into war with Mexico, and would have done so if the President had not been well advised of what was going on down there, and if Black Jack Persh-



ing, who was sent over the border to show Mexico that it wasn't a safe operation to have outlaws come over on our side, had not been a very cool-headed man who could obey orders under very trying circumstances. Well, Pancho came over, and there was a great blaze of wrath all over the country, fifteen hundred miles of border guarded by not more than twenty-five thousand troops, and more raids threatened. Then, the bugle rang. The Assembly, and from East and West, and North and South, came militiamen.

In the town of Flash Monroe, Co. X got word from Washington to mobilize in full strength and take the train to San Antonio where, down in

the Lone Star State, just across the Rio Grande, they were to be under General Pershing, who was entrusted with the expedition made up to go into Mexico, and if possible capture the elusive and troublesome outlaw, Villa. They didn't catch Villa, but they had a nice eight months' summer and winter campaign down there, hot enough in mid-day to fry eggs in the sunshine, and chilly enough at night to need a blanket. They all remarked on their return that it was a lovely country down there if you didn't care what you said, with its cactus, and sage brush, and sand, and rattlesnakes, and gila monsters, and tarantulas, and centipedes, and scorpions, and Mexicans to take a pot shot at you or jab

a knife into you when they got a chance for a rear approach. Tug MacKenzie and Flash Monroe were part of this expedition, and they grumbled as loudly and groused as hard as any of the boys and did their duty just as well, and that is saying a good deal, for that expedition of Pershing's over the waste country of Northern Mexico was a fine exhibition of good military work under trying circumstances, and if Carranza had any notion of going into war against the United States he changed his mind after he saw the infantry, cavalry, and artillery of Black Jack Pershing.

So much for Flash Monroe in Time of Peace. Next month I'll show him in Time of War.

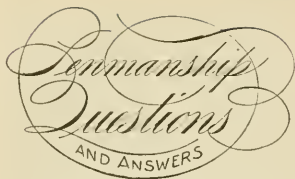
A B C D E F G H I J K L
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1 2 3 4 5 6 7 8 9 0

This is a specimen of
my plain business pen-
manship such as I have
acquired by following the
lessons in the Zaner
Manuals and as a stu-
dent in the St. John Ave.
School, Binghamton, N. Y.
105 Chapin St. Dorothy Siver.

Elizabeth Landon, supervisor of writing in the public schools of Binghamton, N. Y., is securing very satisfactory results in the grades, as is shown by the reproduction above of a specimen by Dorothy Siver, which we selected from among a package submitted for Certificates. The majority of the specimens average high in execution and reading qualities.

What is a Penman's Home without the
Business Educator?



Is it permissible in ornamental penmanship to cross a shade with a hair line?—J. A. B.

Crossings which are right-angle crossings and which are not smeared look good whether the shade crosses the light line or the light line crosses the shade, but on account of the danger of blotting or spoiling a shade by pulling the ink out along the hair line it is best when possible to avoid running a light line through a shade.—

What pen should be used in an oblique holder for executing business writing?—J. M. B.

An oblique holder is a fine, delicate instrument, therefore, a fine pen should be used in it. For professional business writing pens such as the Zanerian Fine Writing or Gillott No. 1 are too fine and flexible. Such pens are intended for shaded writing. The Zanerian Ideal or Gillott No. 604 is used by most penmen. Business pens, coarser than the above, should be used in a straight penholder.—E. A. L.

HANDWRITING

(Answer questions in your formal teaching hand, the kind you would place before your pupils for reading and imitation.)

1. Why should every teacher be able to write plainly and freely?
2. What can you say of the importance of neatness in general written work of pupils.

3. Discuss the value of "incidental" teaching of writing in the schoolroom.

4. Plan a primary grade lesson. Give the lesson aim, show size of writing, present letter or word development with brief instructions.

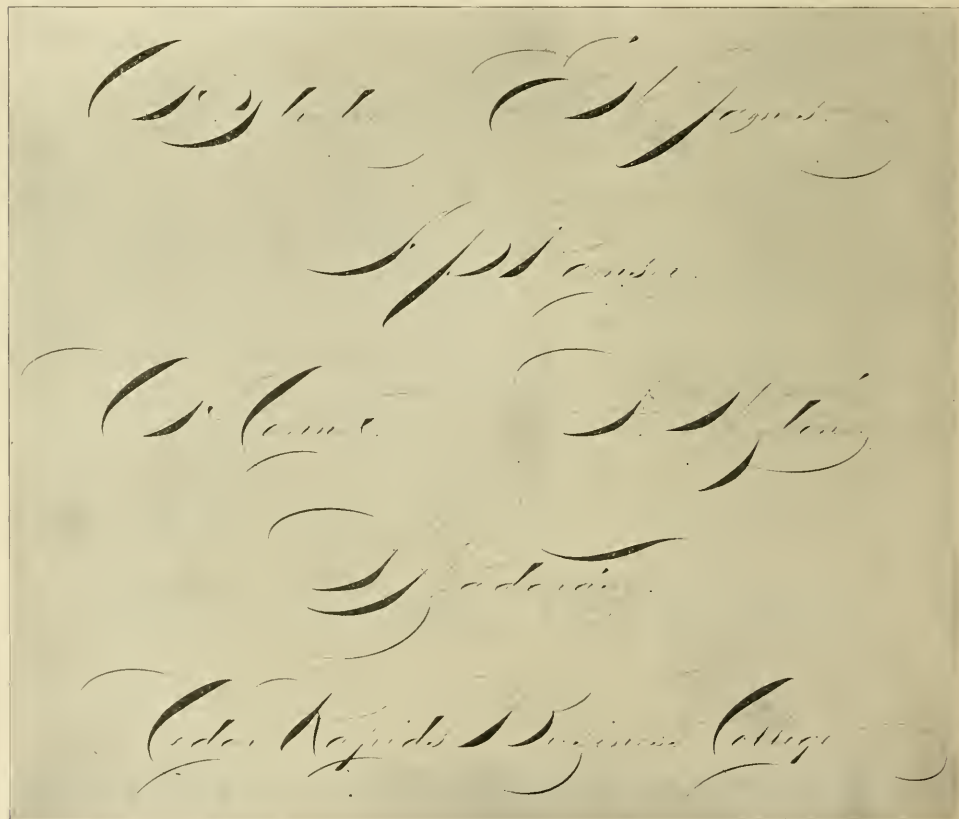
5. "Never in human history was there so great need for legible writing as now." Why is this true?

6. Write one line each of five of your favorite movement drills, and state the purpose of any one of them.

7. Write the following sentence five times in paragraph arrangement, to illustrate your knowledge of all the small letters: "A quick brown fox jumps over the lazy dog."

8. What would you do with the lefthanded pupil in the primary grades? In the grammar grades?

Uniform Question in Handwriting for County Teachers of the State of Ohio prepared by Tom Sawyer, Columbus, Ohio.



Dear Sir,

I have just received your letter of the 14th inst. and am glad to hear that you are so interested in the work of the Business Educator.

I have no doubt that you will find the work of the Business Educator to be of great value to you.

I am, Sir, very respectfully,
 Yours,
 A. D. Taylor

The above masterful letter was written by A. D. Taylor. It shows a wonderful command of the pen, and a high ideal of form. There is that something about Taylor's work which compels one to study and admire it until he becomes lost, as it were. You look at it with admiration one minute, and despair the next. Who can examine this page without having a desire creep over him to get his oblique busy? We have more of Taylor's work to present.

WIN A PROFESSIONAL CERTIFICATE

It is a Valuable Certificate Worth Winning

Fine specimens of ornamental writing are being received from persons from various parts of the country. The indications are that many Professional Certificates will be won this year.

The Professional Certificate is granted either on business writing or ornamental penmanship. The standard is high in that it exacts a high knowledge of form and technical exactness in execution.

A Professional Certificate means much to those who are able to reach the required standard—it means that they rank high in the execution of penmanship. Write for circular.

H. W. Henry, National Business College, Roanoke, Va., recently favored us with a list of 26 subscriptions.

D. M. Bryant, the well-known commercial teacher and penman of the South Bend, Ind., Business College, is a heavy B. E. clubber. A list just received from him numbers 75, and he states that another good list will be sent soon. Many of Mr. Bryant's pupils are also winners of our Certificate of Proficiency, which means that he is an enthusiastic teacher and result-getter in the good work.

IF IT IS ENROSSING of Diplomas, Certificates, etc., you want, I can take care of you. Write for particulars. G. H. ZIMPFER, 471 Gate St., Columbus, Ohio.

LEARN TO DO AUTO PEN WORK

I will teach you by mail. Great demand for name cards and show cards, that are executed with the Auto Pens. Send time for particulars and samples of work. You will be surprised. C. F. GARRETT, Greensboro, N. C.

TEACHER WANTED

An expert and successful teacher of Rowe bookkeeping and business penmanship. This is a high-grade permanent position requiring a high-grade man; northern city; old established school. Give full particulars in reply. Box 193, care Business Educator, Columbus, Ohio.

Better Positions, Bigger Salaries through "Forceful Application Letters"

Nearly 2000 keen, ambitious men have raised their earnings through this remarkable system. If you are a misfit in your present position or if you are not earning the salary you are worth, you can quickly find the job you are fitted for. Write me to-day—now, for full service particulars.

JOHN BURNS, 509K, West 174th Street, New York.

Let us have the names of penmen not published in these columns who have done their "bit" to autocracy. Names written by E. A. Lupfer.

R. Johnston

D. Stambaugh

D. Goullier

J. Pennington

E. M. Cart

B. H. Rustbaum

Simon Feilford

An excellent list of subscriptions has been received from D. L. M. Raker, of the School of Commerce, Harrisburg, Pa. Mr. Raker is a fine penman himself and appreciates the value of fine penmanship, and for that reason is seeing to it that his pupils receive the proper instruction in this line of work.

J. D. Byers

YOUR name written in Ornamental style on doz. cards, 25c. Agts. outfit free with order. I teach Shortland and Penmanship by mail. Circular for stamp.

J. D. BYERS, Neodesha, Kans.

Adjustable Ink Fountain

IF YOU do any kind of broad pen lettering you need this fountain. It is easily attached to any kind of pen. A whole page of business writing may be produced with one dip of the pen. Attached to the oblique holder it gives wonderful results. Price 20 cents, or 3 for 60 cents. Agents wanted. Circulars free.

A. W. DAKIN, 604 W. Colvin St. Syracuse, N. Y.

WOMEN WANTED IN BANKS

Banks are employing hundreds of women in every department of bank work, even up to cashier. Clean, pleasant work with men's pay. You can learn by mail. Send for free book, "How to Become a Banker," by Edgar C. Alcorn, Pres. American School of Banking 185 East State Street, Columbus, O.

Dept. 13

BUSINESS COLLEGE

LONG established, elegantly equipped, PROSPEROUS, high grade, must sell or lease, account owner's recent, sudden, permanent disability. Offered away below bare inventory. City 400,000, rapidly growing metropolis Pacific Northwest. Ideal quarters, \$25,000.00 capacity annually. Long favorable lease; No liabilities; Cleared \$1,500 in two months. A fortune for right party. EMERGENCY, care Business Educator, Columbus, Ohio.

Will Prepare You for Better Salaried Positions PENMANSHIP, Bookkeeping and Shortland taught efficiently through the mail. Write for booklet to

H. C. Shies

152 Norwalk Ave. BUFFALO, N. Y.

WRITTEN NAME CARDS

My price is but 25c per dozen, and with every order I will enclose one card beautifully shaded in gold. Order now!

D. A. O'CONNELL, Penman
R. D. No. 4, Le Sueur Center, Minn.

Associate Wanted

A capable shorthand man with splendid business college experience, now teaching in a large city high school, wishes to associate with a first-class commercial teacher in opening a school that will appeal particularly to mature students with a good educational foundation. Correspondence confidential. Address, PARTNER, care Business Educator, Columbus, Ohio.

Two Brothers,

practical school men, desire to purchase a live school in good territory before June 1. Address

M. & M., care Business Educator, Columbus, O.

Have you examined the 1918 edition of the "20th Century Book-keeping and Accounting"? Now is a good time.

SOUTH-WESTERN PUBLISHING COMPANY,
Cincinnati, Ohio



SHORTHAND IS YOUR OPPORTUNITY
Thousands of successful men and women owe their success to shorthand. Beginners are paid \$20 to \$25 a week. It is easy to learn expert shorthand by the new way—taught by mail within a few months. Write for free sample lesson.
SHARWELL SHORTHAND SCHOOL, 15 John St., Mutley, N. J.

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Men and Women—all branches—for public or private schools. Best salaries. Contracts waiting.

National Teachers' Agency, Philadelphia, Pa.

For LARGER SALARIES in the WEST write HAZARD TEACHERS' AGENCY

27th Year. \$1 registers in three offices.

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Old Nat'l Bank Bldg. SPOKANE, WN.
211 15th Street DENVER, COLO.

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TEACHERS now get anything they ask.
Unprecedented demand in the Northwest.
Register now!

North Star Teachers' Agency,
O. J. HANSON, MGR. FARGO, N. DAK.

WANTED—TEACHERS MANAGERS

Two male teachers—Bookkeeping and Pitmanic Shorthand combination. Also, business college managers who are "Hustlers," possess salesmanship ability, and who would not be satisfied with a net income of less than \$3,000 to \$6,000 a year. Address,
JNO. F. DRAUGHON, Nashville, Tenn.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER



Byrne Practical Touch Typewriting

Fourteen years' test in some of America's largest schools. Contains new features making possible more accuracy and speed. By the use of a Key Board Practice Chart less typewriter equipment is required. The text is positively a time saver and result getter. Examination copy post paid thirty cents.

Byrne Practical Dictation Book. Twenty-five thousand in use. Examination copy thirty-five cents.
The Byrne Simplified Shorthand. Over thirty thousand in use. Examination copy post paid, fifty cents.

Byrne Combination Shorthand. Written on any typewriter or with pencil. Examination copy, fifty cents.

BYRNE PUBLISHING COMPANY
57 East Jackson Blvd., Chicago, Ill.

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LARGEST AND LEADING AGENCY IN THE WEST
Enroll now for mid-year emergency vacancies and for 1919-1920.
Write immediately for Free Circular.

BOISE, IDAHO

The Spencer Pedagogy of Rythmical Penmanship

A NORMAL COURSE BY LOUISA MARIA SPENCER

A Scientific Course in Rythmical Penmanship and Spelling, through Mental and Physical Development. Successfully used in public and private schools. Adapted to all systems of muscular penmanship. Outlined for students of all ages. Used in all grades from Kindergarten through High School.

Special features of Spencer Pedagogy:
Spencer Rythmical Penmanship Pedagogy; Penmanship and Spelling Correlated, Student's Edition; Script Word Building Cards; Script Word Building Demonstrator; Rythmical Posture Drills and Letter Stroke Songs; Trains for Supervisors; Correspondence Course.

Address: Supervisors' and Teachers' School of Rythmical Penmanship,
204-205-218 Blanchard Hall, Los Angeles, Cal.

ALBERT Teachers' Agency

25 E. Jackson Blvd., CHICAGO

34th Year. Our Booklet contains interesting chapters on Peace salaries, Prospects, especially for teachers of Bookkeeping, Shorthand, Writing, etc. Sent FREE.
New York, 437 Fifth Ave. Denver, Symas Building Spokane, Peyton Building

POSITIONS for TEACHERS and BUSINESS COLLEGES for Sale

We need beginning and experienced teachers to recommend. Write for our FREE literature; state qualifications briefly. If you would buy a money-making business college, write for particulars—no charge.

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

TEN Positions in NINE States! Salaries, \$12,130 in One Week!

This is our record for the last week of January. One position in a fine Eastern business college is paying our candidate \$2160; the Y. M. C. A. in a large Northern city is paying \$1800. Two \$1500 positions, as well as several smaller openings, paying from \$80 to \$100 per month, were filled during the same week. Let us make you one of our beneficiaries!

CONTINENTAL TEACHERS' AGENCY

BOWLING GREEN

(INC.)

KENTUCKY

For Fall

ALREADY many excellent positions are listed with us for summer and September engagement. Salaries are very substantially above pre-war levels. Early planting means early harvesting. Plant your enrollment seed in our position garden now, and have your plans for next year settled by the time your less wide-awake neighbor begins to worry. Full information free.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. GAYLORD, Manager

(A Specialty by a Specialist)

Prospect Hill, Beverly, Mass.

Going Strong!

This Bureau—the largest of its kind—is placing Commercial Teachers in all parts of the country. Keep your record up-to-date in our files and you won't miss the choice openings. Register now for September positions. Let the "Specialists" help you.



THE SPECIALISTS' EDUCATIONAL BUREAU

ROBERT A. GRANT, Pres.

516-18 Nicholas Bldg., ST. LOUIS, MO.



LEGIBILITY

By C. P. ZANER

TURNS AND ANGLES Their Relation to Legibility

legibility

The Roman letters are generally recognized as the most legible because of the contrast in straight and curved forms, light and heavy lines, square and round endings.

legibility

The Italic is less pronounced in plainness because the endings are less distinct and the down strokes slanted, thus more evasive.

legibility

The Roundhand is less distinct or legible because the endings are more similar, the slant greater, and the lines more numerous and confusing.

legibility

The Light-line Script is less legible than the foregoing because contrast

in light and heavy lines has disappeared as well as the double pointed endings or spurs.

In their stead, Turns, Angles, Retraces, and Loops are retained or evolved. The Turn and the Angle, the Loop and the Retrace, the Straight Line and the Oval are the four fundamentals of legibility. But it is the Turn and the Angle which predominate, as will be readily seen by a glance at the alphabet, for without them there would be no distinction between u and n. It is therefore important that turns and angles should be distinct or unlike in order to safeguard legibility and promote easy and rapid reading.

TURNS AND ANGLES

Their Relation to Speed

The development of Speed in writing has depended upon and paralleled the disuse of shaded down strokes, the evolution of the connective slant lines, and the refinement of turns and angles.

The pen moves by impulses, both regular and seemingly erratic, dependent upon mental conditions, letter construction, and manual skill.

The writing movement is made up of units or impulses suited to the execution of letter forms, which differ in their details as well as in their generalities.

Turns and angles have been evolved, unconsciously to a large degree,

if not wholly, to facilitate change of direction of motion without stopping, and Angles have been likewise evolved to facilitate reversing motion without pausing.

Thus it is that the average turn and angle require little time and effort to produce, and yet because of their contrast they also serve as a basis of legibility or ready reading.

As a rule, turns and angles alternate; only occasionally do they repeat as the upper- and lower-turns of n, m, etc., but even here they reverse rather than repeat.

Angles serve, not only as conveniences to reverse motion, but they also serve as expedients to pause and to regain "balance of power" or control.

Distinctness in their formation is necessary, as well as the ability to make turns fairly uniform in width or rotundity and angles fairly uniform in sharpness or retracing.

A turn between two angles, comprising an up and down stroke as in n, or a down and up stroke as in u, usually comprises an impulse, unit, or element of movement, and should be made as with a single effort.

Turns are inconvenient places to halt or stop the motion, whereas angles are the result of stoppings or haltings in movement and therefore serve alike to facilitate, to halt, to stop, and to control movement. Turns, in turn, are for the purpose of changing direction with the minimum of effort and time.

(To be continued)

G. E. Spohn, Capital City Commercial College, Madison, Wis., keeps up interest in penmanship throughout the entire year, as evidenced by the good lists of subscriptions which we receive from him from time to time. We just received a list of 40 subscriptions from Mr. Spohn, which makes a total of 162 so far this school year. The pupils of the C. C. C. C. are receiving the right kind of instruction in penmanship, and we feel sure that a large number of Business Educator Certificates will be won by the pupils of that school this year.

A fine New Year's Resolution was received from A. M. Pole, Churchman Business College, Easton, Pa., in the form of 106 subscriptions to The Business Educator. This means that the students and faculty of the Churchman Business College expect to secure something more than ordinary results in penmanship this year. We have no doubt but that a large number of Certificates will find their way to this institution.

A very beautiful and well arranged oval exercise design has been received

from Miss Emerald McGibbons, Crystal Falls, Michigan, in the center of which appears her photograph. The design is quite large and very skillful, showing natural ability with the pen. Miss McGibbons took work under Mrs. Hansen, who was the supervisor of writing in the public schools of her city.

WANTED!

Copies of the January and February, 1919, numbers of THE BUSINESS EDUCATOR, both editions. Unfortunately, we ran out of journals for these two months long before the usual time that journals for these two months are exhausted. The publishers will greatly appreciate any copies of these numbers that subscribers may care to return.

THE BUSINESS EDUCATOR,
Columbus, Ohio

Professional Engraver for Professional and Amateur Penmen



Only one doing this work in world. Your signature 100% perfect HAND-ENGRAVED—No process. Endorsed by Palmer, Bartow, Behrensmeier, Courtney, Zaner & Blose, Meub, Faretra and others. Write Today for my circular "De Luxe"—a postal will bring it. MR. A. N. PALMER says: "Every penman in this country should know of your work and what it will do for him." REMEMBER: No process can do what I do. The circular is of special interest to every PENMAN.

Address: M. MONTAGUE, 4227 Ellis Ave., Chicago, Ill.

BE A BANKER

Prepare by mail in spare time for this attractive profession in which there are great opportunities for both men and women. Send at once for free book, "How to Become a Banker," by Edgar G. Alcorn, President,

American School of Banking, 29 McLane Bldg., Columbus, O.

20th Century Bookkeeping AND Accounting



The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

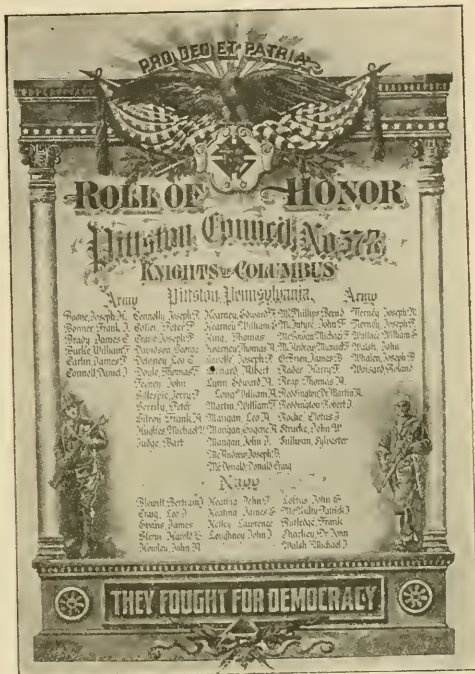
HONOR ROLL DESIGN

The designing of honor rolls for organizations, clubs, corporations, societies and business concerns is going to be a factor in the earning capacity of the engrosser for some time to come. The wide awake member of the profession is going to profit from this new branch of the business if he hustles and reaches out for it. There are a great number of stock designs on the market which may be completed by any penman by the filling in of the name of the organization or club and the names of their members in the country's service. A

fixed charge of so much per name would be the proper method of charging for this class of work, making the rate high enough to cover the cost of the blank. Many of these stock designs are beautifully gotten up and may be had in black and white or color.

Accompanying this little article is a hand made design, executed entirely in color on a sheet of bristol board 22x28 inches in size. This same design may be made to fit any organization by changing the emblem in the cartouche beneath the eagle. The student will find many suggestions in this design that will be helpful to him in piecing together a design of his own. Right here I wish to impress upon him as well as upon the professional engrosser the necessity of keeping a scrap book for the filing therein of all the specimens of engrossing that may come to him through the various publications devoted to work of this character. A good scrap book is an invaluable help to any one interested.

Another very good idea is to separate the different kinds of work, using instead of a scrap book a series of envelopes of proper size for the safe keeping of clippings. One may be used for illuminated specimens, another for wash resolutions, one for letter heads, another for book plates, and still another for cover designs, and so on without limit. By this method you can readily find what you are looking for without spending a lot of time



thumbing over a great mass of specimens indiscriminately kept.

It has been my good fortune to receive orders for a great number of honor rolls, all hand made throughout, and I have tried to make them all different so that my clients receive for their investment an individual piece of work. Give some study to the honor rolls, boys, and I assure you it will repay you for your trouble.

HONOR ROLLS

For the one in service, Place for Photo. Printed in Colors, filled in with Beautiful Writing. Agents Wanted. Big Com. Quick Sellers. 3c Stamp for Sample and Terms. E. L. Blystone, Pittsboro, Pa.

12 NAME CARDS FOR 25c

P. W. Costello
Special to Penmen
Blank Honor Rolls, 10
for \$1.50, 20 for \$2.25, 50
for \$2.50, 100 for \$3.00.
Write today.

WRITE for our free circular containing a specimen showing how well you have to write, and informing you how to secure a Business Educator Penmanship Certificate. It is also a model specimen from which to work.



ENGROSSING AND CARD WRITING

are my specialties. Were you satisfied with your last year's diplomas, and the price you paid to have them filled in? Write for samples and prices. 12 cards, plain or fancy. 25 cents.

G. D. GRISET,
2909 Central EVANSTON, ILL.

NOT Pull BUT Push SPELLS Success

This is exemplified every year in the case of those who have "the professional spirit," and year by year improve their standing and raise their standards by attending training schools and thus raising their earning-power and securing more desirable and congenial positions as commercial teachers. Get the literature of a school that receives six times as many calls for teachers as it can supply. It is the only National Official Training School for Commercial Teachers.

BOWLING GREEN BUSINESS UNIVERSITY, Inc., Bowling Green, Ky.

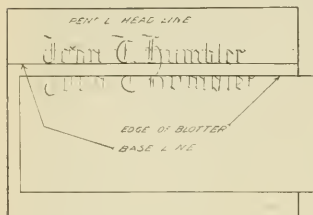


BROAD-PEN LETTERING, by E. A. Lupfer, with Zanerian

LESSON No. 8

DIPLOMA FILLING STYLES

Herewith are given a number of styles suitable for filling in diplomas. The style should be suited to the diploma and to the amount the purchaser desires or can afford to pay. If the price is rather low (from twenty-five down to ten cents each), then the plain lettering with little or no flourishing, or shaded writing can be given. To do good, careful, artistic, well-spaced work requires time, skill and patience, and deserves liberal reward. The American and Old English styles look well without flourishing. We rarely ever use flourishes (unless called for) from the fact that most diplomas do not have sufficient room for proper embellishment. The common fault is too many lines and too many fillings and filigree to enhance the symmetry of the letters themselves. Light-line shading as in the last line is good. Diluted ink with a broad pen is frequently used.



If one will do enough lettering and study spacing, he can in time become fairly accurate in judging how much space a name or word will occupy.

Beginners will find it a good plan to rule a light, sharp pencil head line, then indicate lightly with pencil, between the head and base lines, where the letters are to be placed. In time the head lines should be omitted in the cheaper class of work.

Another plan is to put the pencil marks suggesting the spacing on the blotter and not on the paper. The name on the blotter can be centered and placed up close to the line upon which you intend to work. In this way you can see how much space will be required and avoid getting pencil marks on the paper. This saves erasing and insures good spacing. The pencil marks do not have to be put in carefully, except for space values. As soon as you can, do away with all head lines, except on parchment.

It will be well to rub with a piece of sponge rubber, powdered pumice stone, or stale bread over the space to be lettered or written to remove the oil on parchment which prevents the ink from flowing freely.

The style and size of lettering and roundhand used in filling the name and date should be in harmony with the rest of the diploma. When the name is short, make your lettering wide and low, as in the second line; and where the name is real long, make the lettering high and compact.

Speed should be developed after you have thoroughly memorized the styles of letters, but not before. Engrossers are able to fill from 100 to 300 or more diplomas a day, according to the amount of work on each one and the quality of work desired.

Benjamin K. Frankenberg
 B. K. Frankenberg
 Benjamin K. Frankenberg
 Benjamin K. Frankenberg
 Benjamin K. Frankenberg

C. Haverfield

Your Transcribed

W. B. Bodinheimer

C. Hoffmann

H. H. Cade

G. W. Anderson

H. H. Davis

C. H. Steph

By C. P. Zaner



A photograph of an exhibit of pen work and engraving by Dennis & Baird, Brooklyn



DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Pen Drawing

In this lesson we present quite an interesting style of pen technique, pleasing in color values and general effect. The shield, lion rampant, and other decorations must be drawn with pencil, giving form and balance critical attention. Color values should also be indicated. Study form and spacing of letter-



ing in words "Artistic Diplomas." The smaller lettering was very rapidly written with broad-pens, numbers 2½, and 4. Use jet black India ink for drawings for photo engraving. Use a Gillott No. 170 for all color values and a No. 5 broad pen for heavy outlines. Vary thickness and spacing of lines to produce the different color values. Aim for directness but avoid a haphazard effect. A drawing board and T-square are indispensable in the outfit of a practical designer, as they are needed constantly for laying off designs, ruling parallel lines, edges of letters, etc. As the expense of a complete outfit is small we would advise the student to invest in a board, square and dividers at least, that he may be prepared to accomplish the very best results in his practice work.

BACK VOLUMES OF THE BUSINESS EDUCATOR

We still have on hand a few complete sets of THE BUSINESS EDUCATOR for each year, both Students' and Professional Editions, beginning with September, 1914. These journals contain some very valuable material, and it will be but a short time until no more copies can be had. As long as they last we are willing to supply them for the regular subscription price of 75c per year for the Students' Penmanship Edition and \$1.00 per year for the Teachers' Professional Edition. Each volume of ten numbers begins with September and ends with June.

THE BUSINESS EDUCATOR,
Columbus, Ohio.



Diplomas

THIS DESIGN IS SUITABLE FOR AN ENVELOPE CORNER OR A CATALOG COVER. THE FIRM'S NAME AND ADDRESS MAY BE ADDED TOGETHER WITH OTHER LETTERING, AS DESIRED.

*Rapid marking style for many purposes - 1919 -
Send for Booklet giving styles and prices. 123456780*

ATTRACTIVE LETTER HEADS

Let us prepare a letter head for you which will be neat and attractive to prospective pupils—one which will enhance the value of your letters. The cut could also be used for newspaper and other advertising. Write for sketches and quotations.

ZANER & BLOSER COMPANY,
Columbus, Ohio

A package of ornamental specimens and cards has been received from W. P. Jones, Memphis, Tenn. The work is very skillfully done and shows more than ordinary talent. Mr. Jones acquired his skill, he states, mainly by working from The Business Educator.

Chattanooga, Tenn., is producing a great many good writers in the public schools under the supervision of Miss Sammie Cleveland. C. H. Wider, Superintendent, sent us a roll of specimens which averaged better than any we have received for some time.

SCHOOL WANTED Experienced Business School man and teacher wants to buy all or part interest in a good business school. Address "PURCHASER", care of Business Educator, Columbus, O.

Menmen Attention!
Agents wanted in every city and town in the United States to sell the most beautiful
WAR SERVICE RECORD
on the market at the present time
150,000 IN THE LAST DRAFT
Every home with a service flag in its window a prospective buyer
Write for Particulars
Old Fellows Hall Bldg. 214 W. Costello, Scranton, Pa.

20th Century Bookkeeping AND Accounting



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Bureau of Publicity, Omaha Chamber of Commerce, Omaha, Neb., is preparing for publication a series of pamphlets relating to the industries of Nebraska for use in Commercial Geography classes.

The first of the series, "The Live Stock Industry in Nebraska," by Miss Ella Knight, teacher of Commercial Geography, Saunders School, Omaha, Neb., is ready for free distribution. The second pamphlet will be on "The Potash Industry in Nebraska," the third on "The Grain Industry in Nebraska," the fourth on "The Sugar Beet Industry in Nebraska." Other titles will be announced later.

Teachers of Commercial Geography will no doubt find in these pamphlets much valuable material for use in their classes.

Our Liberty Boys of 1917, Charleroi, Pa., by C. Edward Prescho. Published by C. Edward Prescho Company, Charleroi, Pa.

This volume, prepared by this well-known commercial teacher, is one that will no doubt remain a keepsake

in Charleroi and vicinity for many years to come. Time will of course make it more valuable, for it contains the photographs and names of the young men from that district who served their country during the war. Much other interesting material appears in the book, and Mr. Prescho is to be congratulated on issuing a work that will undoubtedly prove to be, a real aid to patriotism and Americanism.

Rhythmical Penmanship, by Louisa Maria Spencer, published by the Author, 204-218 Blanchard Hall Studio, Los Angeles, Calif. 75 pages, 8x11. Many illustrations with script letter forms set to rhythmical music. Price \$3.00.

The author of this work has been a penmanship investigator and student for many years, and this book contains the result of her efforts and experiences. For six years she has experimented in leading children to write in concert to dictation given in measured rhythmical tones. The author hopes to have her work put on the Victor Records so as to bring it before a large number of people.

She is also the author of a series of Correlated Penmanship and Spelling Series for use in the third grade to the high school, inclusive. The price of the cards is \$2.50.

The Premium System of Forcing Sales, by Henry S. Bunting, Novelty News Co., Chicago, Ill. Cloth, 173 pages. Price \$2.00.

The author of this book has made an exhaustive study of the premium system of merchandising and has placed the results therein. The principles, laws and uses of the premium system are set forth in a clear, concise form. It will be well worth your while to make a careful perusal of this book.

Beginners' French Reader. By Peter Scherer, Director of Modern Language Instruction in the Indianapolis Schools. Illustrated. Cloth, 192 pages. Price 88 cents. World Book Company, Yonkers-on-Hudson, New York.

Here is a simple, practical, French Reader intended for use as soon as the elements of grammar have been learned. It also possesses ample reading material and grammar review for the work of the second semester.

The language is that of every-day life and the selections give much information about the history, customs, geography, cities, and people of France. In addition, the work contains a well-chosen list of 14 French songs with music.

Pupils who use the reader will not only learn much of the French language but will also learn a great deal about the French people and their customs.

THE LESSONS OF WAR

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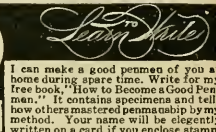
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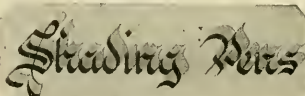
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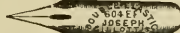
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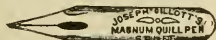
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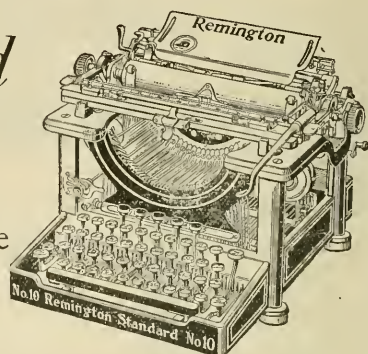
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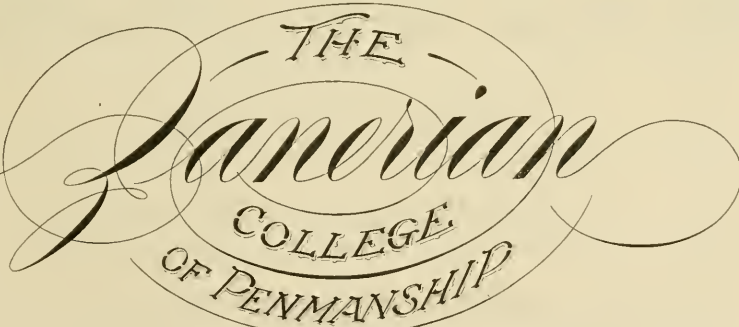
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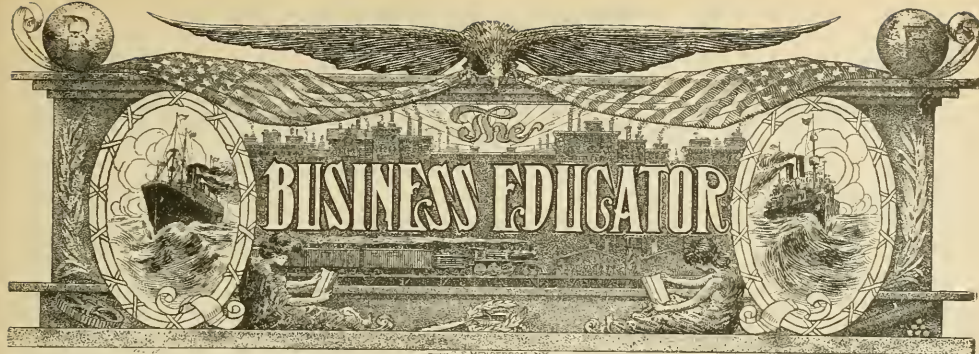


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among those interested in business education
and penmanship in the United States, Canada,
England, and nearly every country on the
globe. It circulates, not alone among business
college proprietors, teachers and pupils, but
also among principals of commercial depart-
ments of High and Normal Schools and Col-
leges, as well as among office workers, home
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subscriptions. Sample copies furnished to as-
sist in securing subscriptions.

FIRST IN PENMANSHIP

For many years the best penman-
ship and the best teachers of penman-
ship have been found in business
colleges. Today there is so much inter-
est and enthusiasm manifested in
penmanship in the public schools, and
especially in the commercial depart-
ments of high schools and colleges,
that we have been wondering whether
the public schools will not in time
wrest from the business colleges the
credit of being first in penmanship.
But undoubtedly the best business
writers are still being turned out by
the private commercial schools. To-
day of course most teachers are en-
gaged in teaching only the intensely
practical. The teaching of ornamen-
tal penmanship remains for the special
schools of penmanship which train
persons as skilled penmen and en-
grossers. And there is really more
demand today for both the practical
and the beautiful in penmanship than
ever before.

MRS. C. P. ZANER

Since the automobile accident on
December 1st, 1918, resulting in the
death of C. P. Zaner and his wife's
sister, many persons have written in-
quiring about Mrs. Zaner, who was
seriously injured. We are pleased to
be able to state that her condition is
now favorable for a complete recovery.
Her one arm was broken, her
hip crushed, both ankles were broken,
and she sustained a severe scalp
wound, as well as internal injuries.
A frail woman at best, it seems al-
most a miracle that she should be
alive today. Her bones are knitting
and she is now learning to walk.
Spells of gloominess and depression
seize her occasionally, and especially
about five o'clock in the evening,
when Mr. Zaner used to return home
to her, but it is believed that since
she has stood so much in the way of
physical injuries, she will be able to
overcome the severe mental strain,
also. We hope soon to be able to
inform all friends of her complete
recovery.

ARE YOU

1. Interested in learning what the
Government is doing for commercial
education?
2. Interested in learning of the
wonderful changes going on in the
business world? Changes that must
be recognized and understood if com-
mercial schools meet the require-
ments of the employing public?
3. Interested in commercial edu-
cation from the viewpoint of the pri-
vate business school?
4. Interested in commercial edu-
cation from the viewpoint of the
High School?
5. Interested in commercial edu-
cation from the viewpoint of the Y.
M. C. A. and Y. W. C. A.?
6. Interested in commercial edu-
cation from the viewpoint of the col-
lege or university?

THEN

You should plan to attend the 21st
annual meeting of the Eastern Com-
mercial Teachers' Association to be
held in the High School of Com-
merce, Springfield, Mass., the week
preceding Easter, April 17, 18 and 19.
ROUND TABLE DISCUSSIONS
The entire day of the 18th will be
devoted to specific problems arising
in commercial training. If you are
a specialist in any one line, you will
meet the leaders in your work, and
have an opportunity to discuss with
them content of courses and methods
of instruction.

THE GOLDEN ERA OF COM- MERCIAL EDUCATION

A new era of commercial education
is dawning, and only those who see
and recognize it and prepare for it
will march in the procession. Im-
provements and changes are being
made over night. Courses of study
and methods of teaching which met
the needs of the students five years
ago are now behind the times.

WRITE TO C. A. CAMPBELL
Of the High School of Commerce,
Springfield, Mass., for list of hotels
and tentative program, and let not-
thing interfere with your being present
at what promises to be the most im-
portant gathering of commercial edu-
cators in recent years.



Developmental Practice in Rapid Movement Writing

By Tom SAWYIER, Columbus, Ohio, R. F. D. No. 8

Development of Z. Exercise 1. Study copy to note direction of motion as indicated by the arrows. Count: loop-1-2-3-4-5-6. Lift the pen at the base line on the count of 6.

Exercise 2. Count: loop-1-2-3-4-5-6-7-8-9-10. The remaining space above may be filled in by practice upon the reverse, compact oval.

Exercises 3 and 4. Retrace straight line drill six times, and go quickly to inverted loop without pause in the motion. Emphasize the down strokes in No. 3 and the up strokes in No. 4. Keep loops narrow and compact. Write freely.

Exercise 5. Count: 1-2-3-4-5-6-7-8. The loop is made on count of 1, the downward curve to the base line on count of 2, and the lower loop of Z on count of 3, etc.

Exercise 6. Z begins like X. The initial loop is made with a rolling motion, not a pulling motion. Do not pause in making Z. Think chiefly of the upper part and the lower loop and the little central resultant loop will take care of itself. Count: 1-2-3. Make from 50-60 a minute.

Exercises 7 and 8. Alternate X and Z, or join Z in groups of three. Count for X is 1-2, 3-4, and for Z is 1-2-3. For the combined letters count: loop-1-2-3-1-2-3-1-2-3.

Exercise 9. This short sentence contains X, Y and Z, a review of these letters. The same letters may be written at the end of the sentence to complete the line across the page. Practice each word many times.

Development of p. Exercise 1. Get into a healthful and efficient position, and see that the hand glides freely on little finger. Keep arm relaxed. Count: a 1-2-3-4-5-6-swing. Slant should be uniform, spacing regular, height similar.

Exercise 2. Count: a 1-2-3-4-5-6—1-2-3-4-5-6. Keep the inverted loops narrow, down strokes as nearly straight as possible.

Exercise 3. Count: a 1-2-3-4-etc., by tens to fifty. Make reverse oval compact, and free from blotted or blurred places. Keep moving gradually rightward. Be free, quick and graceful.

Exercise 4. Note the arrows. Start like No. 3, but stop at the arrow on base line, reverse motion and finish with under- or right-curve. Count: a 1-2-3-4-5-6, swing. This momentum inertia drill aids in developing control of the reverse oval in p.

Exercise 5. Retrace stem of p four times and join three letters without pen lift. Count: a 1-2-3-4-loop-p, 1-2, 3-4, 5-6, curve. Study exercise carefully.

Exercise 6. Connect p's in groups of three. Pause slightly at the under part of oval in each letter. Count: a 1-2, 3-4, 5-6, swing. Make 75 letters a minute. Emphasize the downward strokes, as 1, 3 and 5 in the count.

Exercise 7. The small p begins as a j made as tall as t. Second part is looped like j, y, g. Make the crossings on the base line. Close the oval at the crossing. Make from 50-60 single letters in a minute.

Exercise 8. Alternate p and j, line after line. Keep slant and spacing regular and the lower loops as near alike as possible.

Practice each word carefully. Make your writing legible. Make lines free, smooth and firm.

Development of Q. Exercise 1. Count: loop-1-2-3-4-5-6. Lift pen, at the base line, while it is yet in motion.

Exercise 2. Go from right to left, four complete retraces and finish with an under swing like Q.

Exercise 3. is a curious looking action, but it will aid in controlling the horizontal loop in Q as found on the base line. Make this motion perpendicular to the forearm. Terminate the drill with a graceful compound curve to the right.

Exercise 4. Count: loop-1-2-3-4-5-6-swing. Make the loop horizontal or parallel to the base line.

Exercise 5. Alternate each of the Q-oval tracers or write each separately line after line. Think quickly.

Exercise 6. Count: 1-2, loop-swing, or loop-down, at the rate of 80 or more a minute. Keep ample space between loop and downward curve.

Exercise 7. Count: loop-1-2 or 1-2-3 at the rate of 60 Q's in a minute. Employ a rolling movement for upper portion and a horizontal motion for the lower part and finish. Make the Q freely, gracefully, rapidly.

Exercises 8 and 9 afford practice on the capital and small letter movement combined. The Q may be joined to u or made with the "horizontal" drop curve.

Exercise 10. Drill upon each of the words individually. Study each carefully, and practice intelligently, industriously.

The sentence embodies the three Q's, namely, Quality, Quantity and Quickness. Writing should be done legibly and pleasingly, in great quantity and with despatch. Hence the three Q's. Try to equal or excel the copy.

Development of Final t. Exercise 1. Begin on base line; retrace straight line drill six times; finish with a graceful over-curve. Pause gently before finishing.

Exercise 2. Start like t, retrace both straight-line and reverse oval six times each. Pause at the transition.

Exercise 3. Count: 1-2-3-4-5-6-t, swing. Make finish one-half height of letter.

Exercise 4. Study and practice should go hand in hand. Count: 1-2, 3 at first; then 1-2-3. Beginning and ending strokes curve in opposite direction.

Exercises 5 and 6. The little word "it" and the abbreviation "pt" are excellent material for practice. Study each carefully and make frequent comparisons of your work with the copy.

Exercise 7. Final t is useful and convenient. Keep the final stroke rather short and curving. Watch spacing, slant and size of letters.

The sentence is excellent suggestive material for practice in this connection. Practice each word individually. "I must exert intelligent effort to get the best results" or "Intelligent thought and effort result in achievement" are also good thoughts.

000000 2 ~~mmmm~~ 1 mmmmm 4 mmmmm

5 mmm mmm 6 z z z z z z z 7 x z x z

8 z z z z z z 9 x, y and z come last.

Janes, a world renowned penman.

10 ~~tttttt~~ 11 mmm mmm 12 ~~mmmm~~ 13 o o o o

14 p

purpose supple supply propel

15 000000 16 Z 17 ~~llll~~ 18 000000

19 222222 20 777777 21 2222222

22 Quuuu Qu Quell Quiet Quick

Quality, Quantity, Quickness - the 2s

All who have been following the lessons in the Business Educator should try to win The Business Educator Penmanship Certificate of Proficiency. Write to the publishers for circular containing full information, model and passing specimens, etc.



¹ k k k k k ² to to to to ³ O O O O ⁴ t t t t t
⁵ it it ⁶ pt. pt. ⁷ put prompt prospect
 Exert best effort to get best product.

Supplementary Practice Work

By E. A. LUPFER, Zanerian College, Columbus, O.

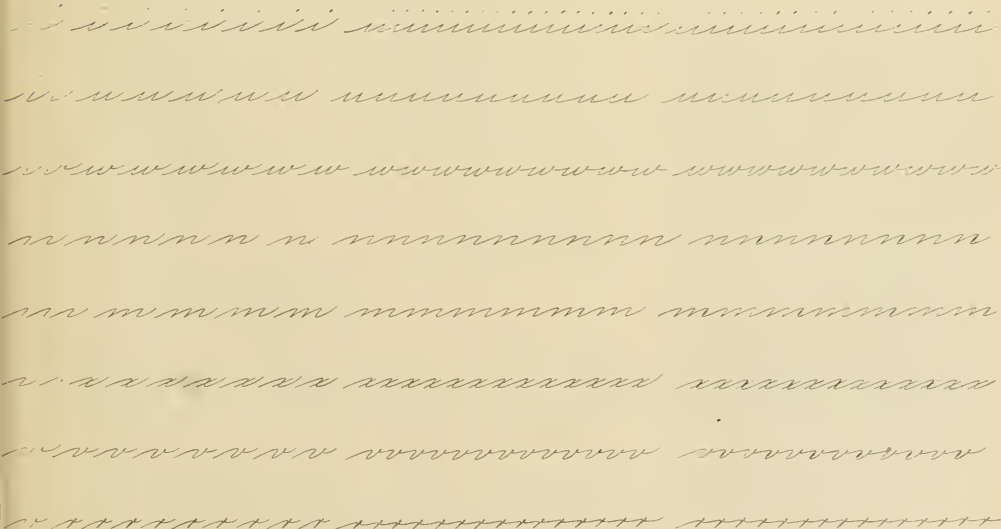
Distinct turns and angles, as in *u* and *n*; retraces and loops, as in *t* and *l*; finishes, as in *v*, *w* and *b*; endings, as in *o* and *a*; and shoulder of *r* and bottom of *s*, are safeguards to and essentials of legibility.

Spacing aids or hinders reading, depending upon whether it is regular or irregular, too scattered or too crowded, or just right for rapid reading. Words need to stand out plainly but not so far apart as to appear unrelated. Generality is as essential as detail. Study relationship of parts and adjust the writing to its surroundings.



Supplementary Practice Work Continued

Arrangement in handwriting is more a matter of judgment than of technical skill. Style is but expression of individual taste, and taste is the result of inheritance, environment and education. Handwriting is an index of artistic judgment or indifference to orderliness in arrangement.



A lesson in turns and angles for beginners. Master the letters above and you will be surprised at the general improvement your small letter writing will show in uniformity, etc.



Supplementary Practice Work Continued

To Beginners:-

There are but four phases to the acquiring of proficiency in an art. - a sincere desire to become an expert, the determination to excel, the proper start, and the burning of mid night oil. Of these four phases, the burning of mid night oil is the most important.

It is possible, and wise, for the beginner to work up his desire to a white heat. This can be done by working under an inspiring teacher, studying the specimens of master artists and by visualizing the benefits accruing from skill in the art of one's choice.

A burning desire leads to the determination to make good. This determination calls forth action, which, if properly directed and consistently applied, wins success.

Yours truly,

G. D. Griset.

Mr. Griset knows the road that must be traveled by those who become penmen, and very generously gives beginners the benefit of his experience. The above body writing, therefore, serves not only as supplementary practice but also contains instruction well worth heeding. Keep your eye on Mr. Griset's work.

The practical rather than the theoretical, the useful rather than the ornamental, is the policy of The Business Educator. Are you with us?

Supplementary Practice Work Continued

*Trade your past for your
future and consider only
the value of the present.*

By R. Viergever, New Ulm, Minn., head of the commercial department and supervisor of writing

*In the long run a man becomes
what he purposes, and gains for
himself what he really desires*
Mabie

By O. L. Rogers, Fort Wayne, Ind

*Talent determines the nature of
our success but our weaknesses deter-
mine its scope and extent.*

By C. P. Zaner

*W. B. Crome C. P. Zaner
D. B. Powers A. F. Brown
E. W. Blaser F. B. Courtney*

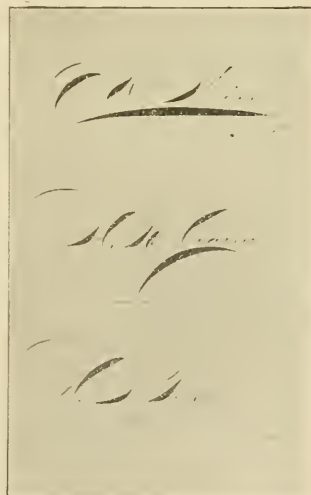
By S. C. Bedinger, Okla. Agric. and Mech. College, Stillwater, Okla.

*Friends Blaser & Lupper
This is a fair sample
of my business writing as
it is today*

Yours.

A. M. Wonnell

2, 12, 1919



These attractive cards were written by A. W. Dakin, Syracuse, N. Y., who has been recognized for many years as one of America's finest penmen.



Supplementary Practice Work Continued

Code of Morals

For Young Men and Young Women

By Professor William J. Hutchins, Oberlin, O.
Script by E. A. Lupter

2. The Law of Self-Reliance

The Good American is Self-Reliant

Self-conceit is silly;
self-reliance is essential
to strength and service.

1. While eager to get the advice of those older than myself, I will do my own thinking, make my own choices and bear my own burdens.
2. I will not be afraid of ridicule, nor will I be afraid to do right though I have to stand alone.

(To be continued)

For the world is to us depends mainly on the man
meeting to it, and genius is another name for meeting.

The human race is divided into two classes, those
who go ahead and do something, and those who sit
and inquire. "Why wasn't it done the other way?" Holmes



MENTAL MEANDERINGS

CARL C. MARSHALL

Battle Creek, Mich.

The Springfield Meeting

There should be a generous attendance at the meeting of the E. C. T. A. to be held during Easter week at Springfield, Mass. It will be remembered that last year's meeting was called off on account of the war. Within the past year a number of vitally important issues have arisen which affect the welfare of commercial education, both as to our public and private schools. The co-operation between the Government Vocational Board and the leading business schools in the matter of training our returned crippled soldiers, is a subject in which every commercial teacher should be interested. Mr. Fred G. Nichols, of the Vocational Board, is actively interested in the program of the meeting, and will no doubt see to it that this important movement will be illuminatingly discussed.

Then there is the issue involved in the tendency in certain states to pass laws invidiously discriminating against private business schools, regardless of their merit. Right or wrong, there is a feeling in some quarters that these laws have been instigated by the public high schools, and indicate a growing hostility between these two great and necessary agencies of business education. The E. C. T. A. has always been composed in fairly equal proportions, of both public and private school men. And they are big, broad-visioned men, too. If there is really a tendency to divide our business schools into two rival and hostile camps, such men as Norman, of Baltimore, Laird and Lakey, of Boston, More and Gill, of New Jersey, Healey, Estey and Miller, of New York, Williams, of Rochester, Gaylord, Ellis, Lord and the Burdetts, of Massachusetts, and many others of the same calibre, in both groups, should be able to heal the breach if there is one.

It is now, let us hope, that we are entering upon an era of peace. In training America to become the greatest commercial nation on the earth, we want constructive, co-operative work, not destructive, disintegrating fighting among the men upon whose hands and brains rests this big job. The men at Springfield should be able to further this productive and co-operative peace. Let everybody within reasonable reach of this meeting turn out and put a shoulder to the wheel.

Get Together Boys The question of harmonious co-operation between the public and the private business school men, is supplemented by the hardly less important matter of unity among the private school men themselves.

This is a rather ticklish topic just now, for there are certain depositories of high explosives, which a very small spark of misunderstanding might touch off. But presuming upon my years and record as a constant friend of business education, and long-standing friendships, also, growing out of a twenty-five year association with most of its leaders, "may I not," to use the Wilsonian form, venture to set forth frankly some of the aspects of the present situation, as they appear to me. At least, I am assured that in what I may say I shall be credited with all good intent.

It was around a half dozen years ago, I think, that a number of leading business school men, headed by my good friend Ben Williams, of the Capital City Commercial College, of Des Moines, Iowa, organized a more or less close co-operative association of private school men known as the "Accredited Schools." The plan was to take into this association such reliable and representative business schools as would meet the requirements as to courses, methods, policy, and mutual co-operation that might be established by the rules of the association.

The annual dues were not to exceed the modest sum of twenty-five dollars, and the members were expected to profit, by the business benefits, incident to "collective bargaining" in the matter of books and supplies, the further benefit of standard courses, methods, and text-books, to be provided by the combined wisdom of the organization, also by the advantage to the members of being able to advertise themselves to the public, as duly "Accredited" schools. It was argued by the founders of the organization that the plan would be conducive of harmony, would raise the standard of business education generally, and guarantee the service of reliable and "duly accredited" schools to a public that had too often been fleeced by the irresponsible fakirs and sharks that infested the business college profession.

On its face, the plan looked like a good one, and a considerable number of good schools went into it, not to mention a number which were not so good, but managed to slip in.

There is no doubt that the "Accredited Schools," generally speaking, have rendered a good service, both to the public and to its membership. But several difficulties have appeared, that were probably not contemplated by the founders. In the first place, there were hundreds of entirely good and reliable schools that declined to go into the organization, and, naturally, resentment was aroused among these schools when some rival, often a relatively obscure school, came out with the announcement that it was "the

only duly accredited school in this city." Then the schools that did not belong, began to ask the rather embarrassing question as to who had accredited their rivals, and how, when and for what reason.

Pretty soon it began to be charged that when a school in a given city was duly enrolled with the elect, it was rather difficult for any other school in that city to gain membership, no matter how clean a record it might have. All this, it hardly needs saying, was not exactly conducive to that "harmony" among school men which it was one of the avowed purposes of the Accredited Schools to foster.

Now, I have no doubt that Mr. Williams and his confreres have been actuated all along by the best motives. They had few, if any, selfish advantages to gain for themselves, and considering their limited facilities, they have no doubt carried forward their plan as well as they could. The question is, whether their plan, everything considered, was the best one. Unquestionably it had several inherent weaknesses, which they are now able to see. Probably it was a mistake to permit their members to use their membership, and the fact that they were "accredited," as advertising capital. Then it was not possible, in all cases, to ascertain that an applicant for membership was entirely worthy to be endowed with the accredited privileges, and endorsement. Often, the directors had to be guided by what the applicant had to say about his own worthiness, rather than by a rigid and possibly expensive investigation.

Perhaps it was a mistake to try to organize the business schools of the country on the basis of a close and more or less exclusive corporation. The "Bryant and Stratton Chain" tried that many years ago, but it did not work. There were too many big seeders like S. S. Packard, Robt. Spencer and others, and the mutually governing body soon dissolved, although many of the schools retain the name to this day.

It is the purpose of the new organization, the "Association of Private Schools of the United States," headed by E. H. Norman, of Baltimore, P. S. Spangler, of Pittsburgh, C. M. Miller, of New York, and others, and which at present numbers over one hundred members, to find out if a more open and less restrictive organization will not be better as a means of bringing all good school men together, than the plan followed by the more exclusive "Accredited Schools." In any event, however, I see no reason why there should be any bitterness or rivalry between the two bodies. Indeed, there is nothing to prevent a school man from belonging to both bodies, if he chooses.

Evidently, a broader and less exclusive organization than the Accredited Schools is needed, if anywhere near a majority of the two thousand business schools of this country are to be organized for their common interests.





Is it too much to hope that the Accredited Schools themselves will become members of the new organization? They are needed and they would be welcome. May all good business school men sink their differences and get together for the common good.

New York Grows Hysterical Long ago I learned that New York is the most entire-ly provincial place in this country.

If provincialism implies an ignorance of other regions, and a narrow disregard of and contempt for what other communities think and do, New York is more provincial than Arkansas or Arizona.

An evidence of this is found in the present wild outcry of New York, (I am speaking of the city and its immediate environs, of course), against the country's decision for prohibition.

As I write, the press of the city, and a considerable proportion of the population are simply seeing red over this thing, and so incoherent is their rage as to be positively funny. One cause for this state of mind, if New York can be said to have a mind, is the fact that they do not seem to have sensed what has been going on in this big land during the last five years. This, of course, is another evidence of their confirmed provincialism. They had been completely unaware of the fact that more than nine-tenths of the country had gone dry before Congress had submitted the dry amendment to the states. The average New Yorker knows no sense of proportion when it comes to comparing New York opinion with that of the rest of the country. The self-centered narrowness of the local press, and the silly gibes of the Broadway theatres had led him into the complacent belief that what happens beyond the Hudson River is of not much importance. Now he has suddenly wakened up to the fact that "N' York," as he loves to clip it, instead of being the hub of public opinion in the United States, is only a knot-hole in the rim. He cannot understand it, and accordingly he raves and tears his hair like a Bolshevik.

One curious phase of the present hysteria is the constant assumption by the New York papers, that prohibition, as one of them frantically puts it, "has been foisted upon the majority of the well-meaning and orderly people of this country by a ruthless, tyrannical, unscrupulous and bigoted minority." New Yorkers seem to believe that stuff, but think how it sounds to one who knows that there is hardly a dry area in the whole land that has not been made so by a clear and usually overwhelming vote of the best citizens.

Another funny thing is the dire foreboding of the awful things that will happen when prohibition comes. Lawlessness will be rampant, we are told, and the hospitals and asylums will soon be crowded with drug victims, and the people generally will be-

come a lot of sniveling hypocrites. One would think that before publishing such stuff, the editors would send a representative out into Kansas, or Iowa, or Colorado, or to some of the other states where prohibition has been tried to see if things have gone that way out there. But of course the New York dailies don't want the facts. They want to sell papers to the silly folk who just now want to read lurid abuse of people who are opposed to booze.

Still there are some encouraging signs. The wets staged a big meeting last week, in the hope of lining up really important New Yorkers against the dry program, but even the "World" had to admit that most of the speakers and sponsors of the meeting were either owners or employees of the breweries, or officials of the liquor dealers' or hotel keepers' associations, or persons interested in cabarets. The attendance was also disappointing, even if the speeches were vitriolic.

The latest move of the liquor interests is the pretty business of trying to stir up the labor unions, to threaten strikes if their booze is shut off, and to get large numbers of them to wear buttons bearing the legend, "No Beer, No Work." I have seen a few fellows wearing these buttons, and they looked quite worthy of them. Of course, the papers are now trying to scare the rest of the country by predicting "industrial revolution" if the amendment is enforced. Of course this is the sheerest nonsense.

The other morning, in a subway car, I sat next to a sturdy looking mechanic with his dinner pail, who was en route to his job. I called his attention to the headline, announcing the "Industrial Revolution." He grinned. "Well, I hit the booze some myself, but they must think we're a nice lot, to go on strike for it. Maybe it would be a good thing if we do have to cut it out. For me, I wouldn't raise no row about it."

Probably this will be the prevailing viewpoint among the workers here as elsewhere. New York will have to take her medicine like the rest of the country, and also, like the rest of the country, she will be the better for it.

PARTNERSHIP

By Jesse H. Robinson,
New Castle High School,
New Castle, Pa.

When two or more persons combine their property, labor and skill for the transaction of business for common profit, they enter into partnership.

The general law applies that any one who is under no legal disability to make contracts may be a partner. This excludes infants, lunatics, and others under general or special disability, such as alien enemies, spendthrifts, habitual drunkards and the like. Infants, if they become partners, may affirm or disaffirm the contract after becoming of age, but if

they do disaffirm to the injury of innocent third parties, they may become liable to third parties for some of the consequences of the relation on the ground of fraud.

Partners are of several classes: ostensible, nominal, dormant and secret, and in some states limited partners. Ostensible partners are those who appear openly before the world as partners and acknowledge the relation. Nominal partners are those who though they ostensibly appear to be such, they have no real interest in the business partnership. In such cases they have all the disadvantages and few of the advantages of a partner.

Partners are dormant when they conceal their names and take no part in the partnership affairs, and are secret when they conceal their names, but are active in the business. Like dormant partners, secret partners are liable as partners when they are discovered. In some states there are statutory laws permitting persons to become limited partners. These laws usually prescribe the conditions, and state the proportion of the capital that persons becoming limited partners shall pay in cash. Furthermore, that they always make use of the words Limited or Special in connection with their names, and these names must not appear in the firm name, and that having complied with these conditions they do not become liable for the firm debts beyond the amount of their invested capital. Without the protection of such limitation, a statutory provision, each partner is liable jointly and severally for the debts of the firm of which he is a member.

The partnership is not necessarily formed by any special form or manner. It may be by oral agreement or by a written agreement, which may have a seal or it may not. The actual liability and authority of the partners begin with the formation of the partnership and do not wait for the execution of any articles. The fact that there be an agreement to enter business or into some particular transaction together and to share the profits and losses constitutes a partnership, which is just as extensive as the business proposed to be done. The members may agree to share the profits in what proportion they choose, but in the absence of any agreement the law presumes equal shares.

They may agree as to any way of dividing the losses or even that one or more partners alone shall sustain them all without loss to the rest and this agreement is valid as between themselves; but it will not protect those partners who were to sustain no loss from responsibility to third parties unless the third parties knew of this agreement between the partners and gave credit accordingly.

The principal test of membership in a mercantile firm is said to be the sharing of the profits. Thus, if one

(Continued on page 23)



THE OFFICE DESK AND SURROUNDINGS

The B. F. Goodrich Rubber Co.,
Akron, Ohio

Have you ever caught yourself unconsciously taking the measure of a business man from the degree of progressiveness he shows in his working habits? At one extreme is the man who covers up his important papers, forgets his engagements, runs his own errands, sharpens his pencils, and fight down his interruptions by sheer force.

For another, these things seem to take care of themselves. He sits free and easy, working carefully, watching, deciding and doing things of importance. No where is it more true: "Know the workman by his tools."

Efficient business men today endeavor to produce the greatest amount of work with the least expenditure of effort. They realize that in order to be efficient they must have their office desks and working tools arranged in such a manner that they can be utilized to the best advantage.

The desks of many business men resemble junk heaps of remnant counters. They are the dumping grounds for every kind of commercial material. Nothing has a place and the owner of the desk can find nothing he wants. In place of every crevice and corner being occupied by things needed in a day's routine, these desks are loaded with material that should be filed, sent to where it could be put into use, or destroyed.

The result is confusion, and confusion about a desk short-circuits effective, decisive thinking and often causes misjudgment and costly mistakes.

Men who keep their desks free from unnecessary or unused forms, files or supplies, that is, keep the dead wood cleared away, are able to handle their tasks with greater precision and accuracy. Men who systematize their desk material soon get so they can find certain material automatically and with little or no expenditure of brain energy. A man writing a letter with pen and ink makes little effort in finding his ink well and dipping his pen. Keeping things where the hands will find them automatically results in correct and unconscious habits of work. This is not possible among accumulations of plunder, in, on top, or about the desk.

No long ago, 250 successful business men were questioned by a leading business magazine regarding their personal habits at their desks. The investigation showed that these men concentrated on one thing at a time and finished that task before going to the next one. Their desks were neatly arranged and free from accumulations of odds and ends. Their desk drawers were arranged for convenience in handling papers, supplies and necessary equipment.

Only papers, folders and other material regularly needed at the time should be on the working surface of the desk. Only papers and appliances

regularly needed in the day's work should be in the desk. Whether it is the crude "cracker box" of the shipping clerk or the highly polished mahogany of the executive, the appearance of the desk typifies and reflects the man.

Careful study and discussion along with time and motion tests suggest that the arrangement of the material in the desk somewhat after the following would help us in the execution of our work.

In the front of the center drawer, a small compartment should be laid off by a division board. Here pens, clips, bands, etc., should be placed, preferably in the small glass containers that are furnished. Penholders, pencils, erasers and a ruler can be placed loose in this compartment. With this arrangement it is possible to keep the center desk drawer open about two inches all the time, and without reaching or shifting the chair or your position you can have the necessary supplies ready for use. It is not recommended that you keep personal matter in your desk, but in case you do it should be placed towards the back of this middle drawer. Large, flat record books, should be kept in the back of this drawer also if they must be kept in the desk.

The right-hand top drawer is perhaps the most used. Therefore, the things most needed in the day's work should be kept there. These things used especially by the right hand, such as rubber stamps, ink pads, paste, etc. Of course, if these things are used constantly all day, they should be put on the top of the desk. In other words, the tools in constant use should be arranged for the greatest convenience, consistent with the highest desk efficiency.

The upper left-hand drawer is preferably for blanks, forms and supplies that are in daily use. If a small "Tickler" file or daily reminder is used, it should be placed in this drawer.

The lower right-hand drawer is usually a file drawer and contains only material pending completion or pertaining to the department. This file space should not be a storage place for general file folders but rather for reference information, reports, correspondence, follow-up data, work in process, etc.

Four folders or pockets may be made up for this file and used to advantage if properly filed in labeled manila folders or paperoid pockets, either correspondence or cap size, any of which may be secured from stock.

For example:—

1. Material to be dictated.
2. Questions to be taken up with Dept. Heads.
3. Cases needing immediate consideration.
4. Follow-up material.

Be sure that in all cases this arrangement is just as simple as requirements will permit.

In the back of this drawer, cleaning and dusting cloths, oil cans, type-writer tools and towels can be stored.

They are then never buried and easily available when wanted.

The two lower left-hand drawers are most convenient for keeping those things that are not used constantly but often needed in the day's routine. Text and reference books, sales manuals, telephone directory, in fact, all things that are not used often but really needed for the execution of certain duties, should be placed in these two drawers.

On the top of most business desks are two highly important pieces of equipment; the telephone and mail trays. A pad should be always near at hand so that notations regarding messages received over the telephone can be made. It is usually unnecessary to have more than two trays on any desk. More than two hampers efficient messenger service. Route incoming and outgoing material in the standardized directions—from left to right—the "in" tray should be to your left and the "out" tray to your right. Push buttons should be placed so that they can be reached without moving any part of the body except the arm.

On leaving the office at night the top of all desks should be cleared of everything except the telephone and desk trays. Effective janitor service is necessary in an office building as large as ours, and the clerical force must co-operate by placing articles where they will not accumulate dust or create confusion. If desks are cleared of papers, correspondence, stationery forms, price of bulletin books, etc., before leaving at night, janitors are going to be able to work in a more efficient manner. Your office is going to greet you more pleasantly the next morning too, because there is nothing so distressing the first thing each day as a desk surface piled high with dusty confusion.

The manner in which you keep your office surroundings reflects your methods of working. You may arrange your desk so that it will be most serviceable to you, but if you allow an accumulation of forms, stationery, index cards, library magazines, etc., to lie around in and on cabinets, you are pulling against the power that makes for better office work.

An office is not a place for an accumulation of everything; where papers are lost, data mislaid, records buried and every nook and corner is crammed with plunder; where it does not matter whether you hit or miss the waste-paper basket; where, when the plunder in the corners is disturbed, a cloud of dust arises to meet the investigator and pollutes the air other workers must breathe. Where a part of each day is wasted in weary search for needed matter. Where confusion prevails not only in appearances but as well in plans and methods. Such a place does not deserve the name "Office," and those who persist in contributing to such conditions do not deserve a place in a real office.

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REPORT OF THE TWELFTH ANNUAL CONVENTION

Of the National Society for Vocational Education, which was held in St. Louis, Mo., February 20, 21, 22, 1919

By James C. Reed

The Commercial Section of the National Society for Vocational Education held two meetings. The meeting on Thursday afternoon was presided over by John C. Brodhead, Assistant Superintendent of Schools, Boston, Massachusetts.

The first topic discussed was "Federal Aid for Commercial Education." Mr. Layton W. Hawkins, of the Federal Board for Vocational Education, discussed the question of granting federal aid to Commercial Education under the present Smith-Hughes Act. The only aid that can be granted under this act is for research work and for commercial work done in part-time classes. Mr. Hawkins stated that no aid could be given where a class was made up of regular students and part-time students. In such a case it would be necessary to put the part-time in a class by themselves in order to secure federal aid.

Dean J. M. Watters, of the Georgia School of Technology, was unable to be present, but his paper on "Aid Needed under New Legislation" was read by James C. Reed, of the White-water State Normal School. Dean Watters asked for federal aid for Commercial Education under five heads. 1. For supervision of commercial teaching in the high schools. 2. For the training of commercial teachers. 3. Aid for secondary schools. 4. Aid for colleges. 5. Aid in research work. This paper evoked a very lively discussion. The discussion was led by Mr. Reed, who emphasized the fact that something must be done to make commercial teaching more attractive so that it will be on an equal plane with business positions requiring the same amount of training.

The next topic was "Recent Developments in Commercial Education." F. G. Nichols, Assistant Director Commercial Education, Washington, D. C., discussed the "Organization of High School Commercial Education on the Articulated One-year Unit Basis." This provided for a five-year course beginning with the eighth grade and ending with the twelfth. The course was so arranged that the student could take the studies best suited to his age and which would prepare him for the best position he could command no matter when he left school. Another feature of the plan was that each year some work was left unfinished so that there would be an inducement to the student to remain in school. The course was also co-ordinated with the work in the evening schools and the continuation schools so that if a student dropped out he could finish his work in one of the other schools. This

plan met with the hearty approval of the teachers present.

W. E. Bartholomew, Specialist in Commercial Education in New York State, discussed the problem of "Part-time Commercial Courses." He discussed the relative merits of the Alternating Day-plan, and the Alternating Week-plan. He favored the latter plan and produced evidence to show that it was meeting with success where it had been tried. Business men seem to be willing to undertake part-time work and to assist the schools in affording the students opportunities to do actual work. Part-time work in business houses for high school commercial students is a live issue, and according to Mr. Bartholomew, is absolutely essential if the business training of the high schools is to be effective.

"Continuation Commercial Courses" was discussed by William Bachrach, Supervisor Commercial Work, Chicago High Schools. Mr. Bachrach described the work that was being done by the Chicago Board of Education in conjunction with the packing companies. Part-time schools have been opened at Swift & Company and the Armour & Company's Packing Houses. The Board of Education furnishes a teacher and the Packing Companies furnish the room and the necessary equipment. These schools have been very successful.

The subject of "Evening School Courses" was discussed by Robert A. Grant, of the Yeatman High School, St. Louis, Missouri. Mr. Grant argued that the evening school courses should consist of short definite units and that credit should be given in terms of day school work.

Cheesman A. Herrick, President of Girard College, Philadelphia, Pennsylvania, was chairman of the meeting of the Commercial Section on Friday afternoon. This meeting was devoted to a discussion of the problems of retail selling. Mr. M. L. Wilkinson, President of the Associated Retailers, St. Louis, Missouri, discussed the need of training in retail selling. Dr. J. B. Miner, of the Carnegie Institute of Technology, Pittsburgh, Pennsylvania, described the Pittsburgh plan of training for retail selling.

Through the co-operation of the business men and the Carnegie Institute of Technology a Graduate Course is offered to train experts in Retail Store Management. The Course is open only to those who hold a Bachelor's degree. Sixteen students are taking the course. Dr. Lee Galloway gave an account of the New York method of training retail salesmen. He prefaced his paper with a very able discussion of the nature of the science of salesmanship.

Mrs. Lucinda Prince, of the Prince School of Salesmanship, Boston, Mass., described the Boston plan. Mrs. Prince is a pioneer in this kind of work and explained how she had started this work in Boston. She

pointed out the necessity of co-operation between the merchants and the schools. It is absolutely necessary in carrying out a vocational course with practice work in retail selling that there should be co-operation and support of both store and school. The question, whether all of the stores in which practice work is done should pay the same wages, invoked considerable discussion. The one side claiming that if some stores offer more than others all the pupils will desire to be sent to the store where the higher wages are paid, and the students who are compelled to accept work in stores where lower wages are paid will be dissatisfied. It was the consensus of opinion, however, that a uniform wage was not essential to the success of the part-time employment plan. The course in retail selling is divided into two parts. 1. Class room work. 2. Outside work, consisting of home study and store practice. Mrs. Prince outlined the course of study as given in the Prince School of Salesmanship. Teachers who are interested in this subject should send for bulletin No. 22, issued by the Federal Board for Vocational Education, Washington, D. C. The questions raised in the foregoing paper were discussed by Professor W. F. Gephart, Department of Commerce, Washington University, St. Louis, Missouri and Clay D. Slinker, Director of Commercial Education, Des Moines, Iowa.

On Friday evening the Commercial Section held a banquet at the American Hotel. There were fifty Commercial Educators in attendance. Cheesman A. Herrick officiated as toastmaster. The discussion of the evening centered around the training of commercial teachers. Professor Weston, Head of the Department of Commerce, University of Illinois, and Professor Brisco, Director of School of Commerce, University of Iowa, presented the matter from the standpoint of the universities, and took the position that it was impossible for them to interest young men in commercial teaching when so much better opportunities were presented to graduates of courses of commerce in the University in business careers. The function of the school of commerce in the University is to prepare young men to be leaders of business, and according to the University view this work is just as truly vocational as any other kind of vocational work. Mr. Nichols discussed the work that was being done in the training of commercial teachers by Normal Schools, and brought out the fact that while about twenty-six Normal Schools have some kind of commercial work only about half a dozen are actually accomplishing anything in the way of teacher training. The rest are merely offering a few courses in commercial work and would be more accurately described as Normal Schools with a Business College attached. Robert A. Grant, of St. Louis, argued for

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HOW TO BEGIN AN AUDIT

Theodore D. Krum, Technical High School, McKeesport, Pa.

Article No. 2

In my first article I discussed the advantages and purposes of an audit by Certified Public Accountants, or at least by professional auditors. In this article I will attempt to point out just how the auditor should begin the audit after he has once decided to accept the work. He must have a well defined course of procedure. The following preliminary program has been suggested as one that if followed will have the auditor many pitfalls and future embarrassment, if not possible litigation. While the discussion here is necessarily abridged because of lack of time and space for a fuller discussion, the writer trusts that the following points will be helpful and suggestive:

(1) The first thing an auditor must decide when he has a set of books submitted to him to be audited, is whether or not he can do the work conscientiously and without affecting his reputation among his clientele. He must also settle to his own satisfaction just who his client is and to whom he is to submit the completed statements and various exhibits, and also to whom he is to look for compensation for services rendered. It sometimes happens that after an auditor has finished an audit, he is undecided just who is going to pay for his services. Sometimes his client is a dissatisfied stockholder or possibly a large bondholder who has requested that the books be audited and who will pay for the necessary audit as long as it may be favorable, but who will refuse to pay when the final unfavorable results are submitted to him. Possibly a member of the City Council may wish the books of the municipality audited. In this connection I wish to say, one can scarcely think of any councilman public-spirited enough to even think of having the city's books scrutinized by an auditor for fear that the unsavory things unearthed during the audit might make it very unhealthy for said councilman and his colleagues. Our city fathers usually are very reluctant to bring anything regarding their dealings with the city finances to light, and ordinarily shun public scrutiny of any dealings so long as they have a finger in the pie. So I repeat an auditor must determine the legal status of his client before the commencement of the audit.

(2) The auditor should aim to secure the co-operation of his client's staff. Nothing should be more gratifying, especially to the young auditor, than to have the client's staff friendly and willing to make the work as light as possible for him. This is a point very often ignored by the beginner. In all cases an auditor should not assume a domineering or overbearing mien; but be frank, cordial and business-like. An antagonistic office force

may easily offset the good an auditor may do and thus neutralize the effects of his work. In some cases, because of misunderstanding on the part of auditor or staff, actual harm comes from an audit. As can readily be seen, the auditor will be very unlikely to secure an appointment again. An auditor must remember that the office force, having the ear constantly of their employer and who enjoy his confidence can very easily offset the good done by the auditor. If he has incurred the illwill of the client's staff he should expect nothing but censure from them.

On the other hand, the auditor must not take his client's staff into his confidence. He must guard himself from giving away any information that may be injurious either to his client or to himself.

I have in mind a young auditor engaged by a large firm to audit their books. He formed the acquaintance of the young stenographer and one day took her to dinner. During the course of conversation he outlined in detail the work done and the results of his investigation. Of course, the young woman took the first opportunity to unburden herself and so shared her knowledge with her friend, who was assistant bookkeeper for a large wholesale house who sold heavily to the firm having its books audited. The assistant was a zealous and ambitious young woman so she promptly carried her information to her General Manager. The wholesale house was carrying notes of the firm aggregating tens of thousands of dollars. Of course the wholesale house refused to sell the firm any more good on credit and absolutely refused to renew the maturing obligations to the firm. The firm being unable to secure the necessary cash to tide them over a difficult period were forced into bankruptcy. If it had not been for the indiscreet auditor, the firm would probably have been able to renew at least a portion of its maturing obligations and thus been able to weather the storm.

(3) The auditor must know how to get started. He must have the end of the audit in mind at the beginning. He should go over the ground to be covered carefully and thoughtfully with his client and outline a plan of procedure. No doubt the client will ask as to the probable length of time necessary to complete the work. It is far better to overstate rather than understate the probable length of time required. In all cases, the auditor should have a well thought-out plan marked out before attempting any actual work. A few hours spent at the very beginning of the work in this way may save days in the subsequent audit.

(4) Next comes the matter of compensation. The beginning practitioner is especially anxious that he make no mistake in fixing his compensation for services rendered. This, however, is a matter that he must decide for himself. He may either

charge a day rate or a fixed sum for the entire audit. In no case should he allow this matter to "hang fire" until after the audit is completed. If he should do so he may experience difficulty in securing the money due him. The writer thinks that the fixed rate is preferable to the day rate, especially for the beginner. If a day rate is to be paid, that is a tendency, perfectly natural, on the part of the young and inexperienced auditor, to charge the same fixed rate as the more experienced auditors. Surely the more professional ability a man has, the higher should be his charge for his services. This is true in all professions, else what would be the incentive to excel? If no fee has been arranged before the audit or has not been reduced to writing prior to the audit, and a dispute arises, the courts will render a decision on as equitable a basis as is possible.

(5) The auditor must decide where the work is to be done. That is, either in his own office or in the office of his client. In cases where embezzlement or dishonesty is suspected, it seems to be the consensus of opinion among auditors that the audit should be conducted in the office of the auditor, or at least conducted in such a manner as not to arouse the suspicions of the guilty one. In cases where the audit is a natural one, then it seems that the ideal place is right in the office of the client. The reasons for this are very manifest, even to the layman.

I have in mind an auditor auditing a set of books where the bookkeeper was suspected of being dishonest. An office was rented by the auditor in the same building. The guilty bookkeeper remained ignorant of the audit being carried on right over his head until the auditor confronted him with the proof of his dishonesty. The books and records were removed from the office after the bookkeeper had gone home for the day. Nearly the entire audit was conducted after five o'clock.

As I mentioned above, when there is no question as to the honesty and integrity of the members of the client's staff, then the place to conduct the audit undoubtedly is in the client's own office. But if carried on here, the auditor must be very careful not to incur the illwill nor to antagonize the client's staff of office workers. Many large and successful engagements have resulted directly because of the fact that some bookkeeper had a pleasant relation with a professional auditor. A man is honest until he has proved to the world that he is dishonest. Nearly all men are very "touchy" about their honesty, and if an auditor should by suggestion or attitude show that he doubts the honesty of some member of the client's office force, he can rest assured that he has formed in that person an enemy. But if a case of attempted or actual fraud is unearthed during the course of the audit,

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THE TEACHING OF BOOK-KEEPING AND ACCOUNTING

By H. E. Cowan, Arlington, Mass.,
High School

Article No. 1

The purpose of Bookkeeping is to record financial transactions. The aim of Bookkeeping is to keep these records in such manner that at any time an Accounting can be made which will show (1) the capital at the present time, the amount of difference from what it was at some previous time, (2) the details of capital's increase or decrease, that is, the direction into which expenditures went and from which income came, and (3) the property, or assets owned by or owed to the concern, along with the encumbrances or liabilities; the difference between these assets and liabilities is the Capital or Deficit.

This Accounting is shown in the form of statements, schedules, and adjustment and closing entries.

When we teach Bookkeeping we teach clerical routine, the making of records, and when we teach Accounting we teach the science of interpreting these records.

If the last statement is correct, the underlying principles of Bookkeeping and Accounting must be the same. Terms should be used in one which can be applied to the other.

In the following lesson plans, the purpose is to teach terms and methods which always can be used by the student; he need never unlearn or discard any.

These lessons are planned for a forty or forty-five minute recitation period. Usually an outside assignment is given. If the custom of the school is to have double periods, then that part of the period following the recitation ought to be long enough for the usual assignment.

The answers here printed are the ones which are correct in meaning. Ordinarily these answers will come from pupils in different words, but a usable, clear answer in all that is desired. Sometimes the instructor will be unable to get a usable answer at all, and will have to furnish one. Pedagogically speaking, nothing should be told the class, but rather than waste valuable time, telling is occasionally advisable.

LESSON 1

Cash Account Developed from what the Student Already Knows

Instructor. Who of you have ever seen a Cash Account, or Cash Book, or Cash Record? Describe it as well as you can. What two kinds of information does it contain?

Answer. Information of cash received and cash paid.

1. How was each kind of information kept separate?

A. Receipts were put in one column or on one page, and payments on or in another.

1. Let us suppose I have received during the past week (write on

board) \$.50, 1.75, and .90, and I have paid out (write) \$1.25 and .35. Tell me how to make out a record of my cash receipts and payments.

A. Write in one column the amounts received and in another column the amounts paid.

Write on board	\$.50	\$1.25
	1.75	.35
	.90	

1. Two years from now, if we refer to this record, what will it mean to us?

A. Each item should have a date. Add a date to each item on the board.

1. Might we like to have any other information about these records?

A. How we got the money and what we paid for.

Add an explanation to each item.

The board entries will now appear similar to:

Sept. 18 Sold apples		\$.50
18 J. Holt paid debt		1.75
19 Sold book		.90
18 Pair rubbers		1.25
20 Writing paper		.35

1. What record shall we call this?

A. Cash Record.

1. How shall we show that it is a Cash Record?

A. Write Cash Record at the top. 1. How shall I separate these items from the name?

A. Draw a horizontal line under the name.

1. How shall I show the separation of the receipts from the payments?

A. Draw a vertical line between. 1. How shall I know which are receipts and which are payments?

A. Head the left side Receipts and the right side payments.

Pass out ledger paper.

1. This paper is ruled up similarly to the form which you have suggested to me and which I have made on the board. On which side of this paper shall we keep our receipts?

A. The left.

1. The reason that receipts are put on the left hand side of the record is simply one of custom. We all want to follow the same general methods in keeping books or a concern could not hire a new bookkeeper without having a school to teach the newcomer how to keep books their way. As it is now, a bookkeeper can go from school to work, or from one job to another. The new books he finds are different from what he knows, only in unimportant ways; these little differences are soon familiar to him, because bookkeeping everywhere is based upon the same general principles. So in order to be uniform we put our cash receipt on the left and the payments on the right.

1. Suppose you make a Cash Record on the paper that has been handed to you. Tell me first what are all the columns for?

A. First two for the month and day, wide one for the explanations, and beyond the next narrow one, the last two for the amount, a place for dollars and a place for cents.

1. What shall we do first in making our Cash Record?

A. Write Cash Record at the top.

1. What next?

A. On the left hand side write September 16 in the first two columns, abbreviating September; write Sold apples in the wide column, and 50 in the last column.

Assignment:

A number of cash received and cash paid transactions for the student to enter into a Cash Record.

Have students summarize the lesson by describing Cash Record:

What does it show? On which side is each shown?

LESSON 2

Cash Account (continued)

1. Tell me what you can of the Cash Record.

A. (Same as summary of Lesson 1.)

Have yesterday's assignment papers read in class for correction.

1. Yesterday we started to record some transactions of mine in a Cash Record. Find the paper.

Finish recording the entries by having a pupil put one entry on the board, the others criticising or suggesting until it is correct. Class make same entry on paper.

1. Do you know another name for the Cash Record?

A. Cash Account.

1. Yes, and Cash Account is the term commonly used by bookkeepers and accountants, so let us use it when we speak of a record like this. If this account had no heading would we know that it is a record of cash?

A. No.

1. Then is the word Cash at the top necessary?

A. Yes.

1. Is the word account necessary?

A. No, because one can easily see that it is an account.

1. Then what heading do we need?

A. Just Cash. (Cross off Record.)

1. Who will define Account for us?

A. It is a record of business transactions.

Write the definition on the board.

1. What kind of transactions are recorded in the Cash Account? What one thing is involved in each?

A. Each is a cash transaction.

1. If a transaction involved no cash would it be recorded in the Cash Account?

A. No.

1. Add to your definition.

A. An account is a record of business transactions which involve the same thing.

1. What about the form in which an account is arranged?

A. The Cash Account is arranged into receipts and payments.

1. Do you know another name for the left hand side?

A. Debit.

1. Do you know another name for the right hand side?

A. Credit.

1. Then how is an account arranged?



A. Into debit and credit.
I. Now complete the definition.
A. An account is a record of business transactions which involve the same thing, and is arranged into debit and credit.

I. Give a definition for the Cash Account.

A. A Cash Account is a record of cash transactions arranged into debit and credit.

I. How shall we find how much cash we have on hand?

A. Count it.

I. How shall we find how much we ought to have?

A. Find the difference between cash debits and credits.

Show how the cash balance is recorded, the account ruled, and the balance brought down. This is done on the board, each student doing likewise on his own Cash Account.

I. Do we need these headings, Receipts and Payments?

A. No, because all receipts are on the left hand or debit side and all payments on the right hand, or credit side.

I. Let us use the terms debit and credit; they are the terms used by business men, so they are the terms we should use. On which side do we record cash receipts?

A. On the debit side.

I. When we record an item on the debit side we say we debit the item. On which side do we record our payments?

A. On the credit side.

I. When we record an item on the credit side we say we credit the item. How do we record a payment of cash?

A. We credit Cash.

I. How do we record a receipt of cash?

A. We debit Cash.

I. Does anyone know the name given to cash and other property?

A. They are assets.

I. Name some more assets.

A. A desk, a book, Liberty Bonds.

I. If a thing has no value is it an asset?

A. No.

I. Then what is an asset?

A. An asset is anything of value.

I. When we receive cash how do we record it?

A. We debit Cash.

I. If we receive more cash what happens to our cash supply?

A. It increases.

I. On which side do we record the increase?

A. On the debit side.

I. If cash is an asset, what kind of an account is cash?

A. An asset account.

I. When do we debit an asset account?

A. When the asset is increased.

I. When do we credit an asset account?

A. When an asset is decreased.

I. You have given me in two parts an important rule in Bookkeeping. Give it to me in one sentence.

A. A Debit, etc.

I. This is one of a very few rules you will have to learn. Learn it, it will make your future work easy. No exception will ever be made to this rule or any other.

Assignment

Dictate a number of transactions involving cash receipts and payments, for pupils to record in a Cash Account. The account is to be balanced and ruled. To learn the rule for debiting and crediting assets is also part of the assignment.

Summary by the Class

What is an account?

What kind of an account is Cash?

What are the rules for such an account?

On which side is the balance when there is a balance?

BIG Y. M. C. A. ORDER FOR OVERSEAS

The Gregg Publishing Company informs us that they recently made shipment of 16,000 shorthand books to the Y. M. C. A. in Paris, in addition to a previous shipment of 2,500 books.

This, they state, is probably the largest order for shorthand books ever received, and is evidence of the popularity of shorthand in the Y. M. C. A. overseas courses.

THE OFFICE DESK

(Continued from page 19)

All weaknesses that retard the flow of office routine should be overcome. Inter-office and departmental detail must be done automatically and with a simple system. Effective thinking is smothered and efficient execution of duties are hampered by confused office surroundings.

Visitors often gain their impressions of you and our Company by the appearance of your desk and our offices. None of us would wear a soiled collar to work; why live in an office that impresses the visitor as needing a thorough renovating?

It is difficult to make any set of rules for placing desk material properly. The man at his particular desk should know better than anyone else what things he needs the most and where they are obtained quickly and easily. Desk efficiency is not a fad, it is a living factor for success for all business men.

The man who achieves the greatest success is the man who uses to the best advantage each sixty minutes of every hour.

Time-economizing is more important than money economizing. The right use of time is the price of every earthly accomplishment.

Business men can borrow a million in money but they cannot beg, borrow, steal or create a minute.

Everything possible should be done by the business man to do the most in the least time. Arrange your desk materials. Have all things near at hand and in a place where they are easily available.

Desk efficiency disciplines. Desk inefficiency undermines ability and success.

PARTNERSHIP

(Continued from page 18)

had money to be used in the business for which he is to receive a share of the profits, this would make him a partner; and if he is to receive lawful interest and in addition thereto a share of the profits, this would generally make him liable as a partner to a creditor of the firm.

Sometimes a clerk or salesman, or a person otherwise employed for the firm, receives a share of the profits instead of wages. Formerly it was held that if such a person received any certain share (such as one-tenth) this made him liable as a partner, but if he received a salary equal to one-tenth the net profits, this did not make him liable as a partner.

The court at present looks more at the actual intention of the parties and their actual ownership of interest in the funds of the partnership. If in fact, he works for wages, although these wages are measured by the profits, he is not liable as a partner for the debts of the firm.

(To be continued)

DUFF'S COLLEGE BURNS

The business college fraternity will regret to learn of the destruction by fire of Duff's College of Pittsburgh on February 24th. About 450 students were in the building when the fire was discovered. Cool headed officials and teachers of the college prevented a disaster among the students. One girl student was seriously injured when she fell from the arms of a rescuing fireman. Seven other girls were overcome by smoke. The institution which occupied the second and third floors of a three story building was put out of commission completely. A letter from Mr. Spangler, principal of the school, states that they began holding sessions on Monday, March 3rd, and that the school is again running along smoothly.

Duff's College has been famous for many years, and especially for fine penmanship. Wm. H. Duff, who retired from the school some years ago, was long known as one of the few very fine penmen and engrossers in this country.

The New York Normal School at Cortland, N. Y., was destroyed by fire on February 27th. The Cortland institution was one of the ten state normal schools located in various parts of the state.

J. M. Moose, formerly of Warner, Ohio, is now Assistant Manager and Principal of the New South College, Beaumont, Texas. Mr. Moose is a penman and commercial teacher of ability, and we have every reason to believe that he will make a splendid success in the institution with which he is connected.



HOW TO BEGIN AN AUDIT

(Continued from page 21)

then the auditor is bound to disclose the facts as he finds them.

(6) It is said that a workman is known by the tools he uses. If this is so then the auditor is known by his working papers. These working papers will be sheets of paper on which are written all information brought to light during the course of the audit. Each separate class of errors or information should be listed on separate sheets of paper. He must decide before beginning an audit just what papers will be required. Some auditors place important data on scraps of paper or on the backs of old envelopes, never taking the time at the beginning of the audit to arrange in a systematic manner, papers with headings covering the questions likely to arise during the course of the audit. On these sheets should be listed in a neat, careful manner, all errors or questionable entries unearthed during the course of the audit. He should never think of attempting an audit without some well defined course of procedure, and he should be able to anticipate all classes of errors and provide himself with separate sheets for such data. Before beginning the audit he should purchase a complete outfit of papers and all other stationery needed during the course of the audit.

First impressions are lasting. A borrowing auditor is very liable to give a poor impression. He should have foresight enough to purchase all the supplies required. He should have a carefully selected set of forms to be used, and only one class of errors or information should be put on each form. He should use a single sheet whenever he has any notations to make concerning some phase of work not noted previously. The accountant must be the very personification of order and system. The accountant's business is to criticize careless methods in others. How can he instruct others to be orderly and systematic if he is careless and disorderly himself?

Doctors and lawyers and other professional men are in the habit of writing important memoranda on scraps of paper or on the backs of old envelopes. They frequently lose more time in attempting to decipher this jumble than it originally took to write it.

In many offices of wealthy concerns it is still the practice to use the backs of envelopes and other scraps of paper for making memoranda of all sorts. In some cases such supply is all that is required for the super-annuated bookkeeper who does not think it necessary to use ruled form. He is so blissfully ignorant of the many uses to which a few well-ruled forms could be put to use for the edification and financial benefit of his employer, and it would almost surely result in an increase of salary.

The old foggy using scratch paper for making valuable memoranda will some day awake to find his place filled by a wide-awake and more competent successor.

The auditor should have a full stock of all kinds of paper that he thinks will be necessary, and he should see that his stock is replenished by new purchases from time to time. A few dollars invested in a full supply of stationery will be of the greatest help to him. Then after he has the paper he should use it, not even attempting to economize by putting two distinct classes of errors on one sheet even though the sheet be only partially filled. Every memorandum is important. It may be that that memorandum thought to be but of slight importance, may later prove to be the all important document in subsequent litigation.

After the auditor has written up his working papers they should be carefully filed away where they are easily located and accessible. No auditor should think of destroying his working papers after they are once written up, as they are of inestimable value in case of future litigation. Probably the reason for a lawyer's carelessness in writing up his memoranda lies in the fact that he is rarely called upon to use the data written thereon. This is not true, however, of the auditor.

(7) If an auditor is asked to audit a set of books with which he is not familiar (and he is not a super-man) he should not refuse the work, but in his talk with the client ask for all the details necessary. If he professes to know all about the business and subsequent events prove that he actually knows very little, he certainly will be placed in a very embarrassing position and by no means an enviable one. No auditor, not even the most experienced, is familiar with all systems under the peculiar conditions of individual concerns. Every company has a system all its own and different in some way from other concerns dealing in or manufacturing identically the same commodity. So to be acquainted with all the various systems in use would be a physical as well as mental impossibility. However, the more experience an auditor has, the greater will be his knowledge of the many systems in use. A special knowledge of the set of books to be audited is not necessary. The fundamentals of all bookkeeping, accountancy and auditing are the same, and if an auditor knows how to use and apply these fundamentals he should have no difficulty in auditing the most complex system in use.

An auditor is frequently asked whether a satisfactory audit can be made of a set of books kept by single entry. There is no difference so far as auditing is concerned, between single and double entry bookkeeping. The auditor, as in auditing a set of double entry, should see that all assets are accounted for and that all in-

comes, expenses, etc., are shown. Single entry books do not lend themselves to checks and proofs as do double-entry books, but the process of auditing is the same.

In other words, an auditor should not refuse to audit a certain set of books because they happen to be a little different than those with which he happens to be familiar. He must expect to meet peculiar conditions and be ever ready and alert to anticipate such conditions when they arise. The test of the unusual man is not in doing the routine and easy things but the man who can rise to an emergency and do the thing with which he is not familiar.

In his first talk with his client, the auditor should cover the ground thoroughly. The client may tell the entire history of the establishment and probably his personal history as well. The auditor should make copious notes, for it is unlikely that he will find his client in the same mood again. He should at this point take note of every particle of information given, as it may probably be of great value in the subsequent audit.

(8) An auditor before beginning an audit should make a complete list of all books and records in use containing the transactions of the business to be audited. Books of account contain the history of the business. As a history is not complete unless all important events are recorded chronologically, so a history of business is not complete unless it shows an unbroken record of business transactions. The auditor must not postpone this listing of the records until after the audit has been started, but right at the very beginning.

(9) Finally, the auditor must decide whether an audit using the balance sheet as a basis will be sufficient or that a more extended and detailed audit will be required and all entries will be subject to the "scrutiny and test" test.

As this is a big topic in itself I will discuss this phase of the auditor's work in my next article to appear in the May number of the Business Educator.

REPORT OF TWELFTH ANNUAL CONVENTION

(Continued from page 20)

University credit in shorthand and typewriting.

The success of this meeting is due to Robert A. Grant, who made all the arrangements.

The general session of the Society passed a resolution to put Commercial Education on the same basis as Industrial Education, Agricultural Education, and Home Economics as far as Federal Aid was concerned. On the whole this meeting of Commercial Educators was one of exceptional interest and also one in which a great deal of enthusiasm prevailed.



WISE AND OTHERWISE

Stories from Recent Real Life

By CHARLES T. CRAGIN

Holyoke, Mass.

Part 2

The Star of Flash Monroe

The boys of Co. X came home from Mexico as brown as berries and as hard as nails. There was a spring in the step that had not been there when they went away eight months before, their eyes had a new glint, and they carried their muskets like real soldiers; and all the girls and most of the old women and



lots of men turned out and gave them a royal greeting when they detrained amid the blare of the brass band which headed the reception committee. They had a banquet at the armory and then they shed their uniforms and went back to their jobs, for jobs were very plenty. Pretty nearly everybody in the United States was making something to sell to France, England, or Germany through the neutral nations. Flash got a job over at the Westinghouse Company, where they were making rifles for the Russians, but not for long were these young fellows of the national guard to be heroes of the hour; for the relations between Uncle Sam and the Kaiser, the Supreme High War Lord, were getting mighty strained, and Uncle Sam is some War Lord himself when the old man gets waked up. Finally in April, 1917, our Uncle declined to get off the face of the ocean, except in one painted ship a month, took off his coat, got down the Sword of Bunker Hill, had the rifle of 1861 brought up to date, pulled off his long swallow tailed coat, rolled up his sleeves, threw his hat into the ring, and called for two million fighting men. The first thing mobilized was the national guard and the national guard came pouring into the cantonments from east and west, north and south. The Rainbow Division from all creation, the Cactus Division from the far Southwest, and the New England Division numbered 26, which included Co. X, and the —th regiment, and Flash Monroe and Tug MacKenzie, bunkies of the Mexican expedition, again put on their uniforms, answered the assembly call of the bugle, and went into training in a camp at Westford Plains to get ready to go across the water; for Papa Joffre, and Mr. Balfour, and others from England and France had been here and told us how the long strain of war had worn almost to the breaking point the strength of heroic France and bull-dog England, and they begged the United States to send not only money and food but fighting men. The answer came like a thunder peal by the conscription of ten mil-

lion men between the ages of 21 and 35, and these men as fast as they were inspected came shambling into the encampments to be whipped into shape as doughboys, cavalymen, cannoners, machine-gun men, aviators, and goodness knows what.

The Gathering of the Clans

It was a husky looking crowd that came pouring into Westford Plains from all parts of New England: the picked youth of the New England States; husky lumbermen from the Maine forests, and Governor Millikin's regiment of heavy artillery, gigantic fellows, some of those long, lank, powerful men from Maine; big, Green Mountain boys from the wooded hills and fertile farms of Vermont; New Hampshire boys right out of the mountain tops as well as from the manufacturing cities along the Merrimac; the gay Salem Cadets no longer in scarlet coats, but in the brown army khaki; and men from the Nutmeg State and "Little Rhody," all of them there and the finest of the whole bunch, because they were fresh from six months of real military work in Mexico, was the company of Flash Monroe and Tug MacKenzie, the latter now a corporal. It was a beautiful camp ground, well drained, sandy, and with plenty of pine trees that furnished shade.

They had a very good time there that summer. More than twenty thousand men were gathered and kept actively employed in all kinds of drill, and the ladies from three neighboring cities went over and sewed on their buttons and looked after their general welfare. A good many of the boys were invited into the homes of the neighboring town of Westford, and occasionally a bunch of them got over to Flash's own city and lit up the town, for that city was by no means an arid desert to a man with a thirst. Of course, nobody dared sell any joy-water to soldiers in uniforms, but it was not at all difficult to get somebody to purchase a bottle, and sometimes the late cars to the camp were pretty noisy, and the guard house next day contained rookies with aching heads. There were games of all kinds, and Flash Monroe won the silver cup in a long distance race in which he left all competitors far in the rear.

Then, one day, over in the town of Springfield, the —th Regiment gave a farewell parade, for word had come from Washington that the stay of the 26th Division at Westford would be short. It was a brilliant military spectacle as the regiment, three thousand seven hundred strong, marched down the streets of Springfield where one hundred and fifty thousand people gathered from all the country around about. They marched by the reviewing stand where the Governor and the Mayors of all the surrounding cities had met to review them, and how proudly they carried the gleaming banner of the Nation and the battle flag of the regiment and the State flag, as with swinging step and gleaming muskets they marched

to the thrilling war music of their great band and drum corps in swift and perfect alignment down the main street of the city. And soon there came a time when troop trains bore men of that division by night in silence with no news of their going to several Atlantic Ports. Some of the men were loaded on transports at Portland, or Halifax, or Boston or New York, nobody knew just where, and in the shadow of night those great transport ships, without a light burning, with no sound or music, and no cry of farewell from mother, wife, or sweetheart, headed out into the gloom and vanished from the shores of their native land into the great welter of war, from which many were never to come back. It was a strange voyage, that of the 26th, packed like sardines in a box that September of 1917. There were several ships in the convoy and the bounding destroyers circled around them like sheep dogs around a flock, spreading a wave of smoke to hide them from the watchful eyes of the sea snakes, the submarines, who were waiting to launch torpedoes at the American Expedition, when they reached the danger zone. Giant battleships lumbered along with them, their monster guns guarding the convoy, and overhead hovered hydroplanes like great birds of prey watching for the "tin fish" of Von Tirpitz if they dared poke their slimy heads above water. On their decks, around a circle, the keen eyes of watchful men through binoculars scanned every inch of the surface of the deep, watching for periscopes. If there were any submarines they didn't venture to attack the convoy, and after a couple of weeks of zigzagging over the ocean pathway with all lights out at night, not even a cigarette allowed to burn, there came one morning a gray blur on the horizon, and soon the distant shores of France rose in the east, and the 26th gave a long hoarse cheer at the sight of foreign land.

It was late in October that they were landed on the soil of France headed towards the sound of the great guns, which were very plainly in earshot before they had marched long through the mud of Flanders. Flash Monroe was a pretty good letter-writer in spite of his lack of education. He had a gift of expression, and before he had left his native city he had joined the church of the Rev. Mr. Hale, a man of stentorian voice, who prayed so loud that there was no chance of his not being heard in heaven. An awfully good man was the Rev. Mr. Hale. The boys all liked him, and he gathered in a great number of young people in his church fold. Flash had no special religious leanings, but Tug MacKenzie was a good Scotch church goer. Tug had been attracted to Mr. Hale's church and Flash had joined because Tug did, just as he had joined the army for the same reason. Rev. Mr. Hale and Mr. Kean, of the Boys' Club, used to get letters from Flash, and they were good letters, too. Now over in France



and up near the firing line, an occasional letter came describing the enchanting life in the trenches, where water and mud made a sticky slime that sometimes extended half way to a man's knees, and where it rained once every day and on Sundays twice; where Boche snipers took a snapshot at you whenever you showed so much as a finger's breadth of your body upon the sandbags at the top of the trenches; where cooties came and camped upon you and brought their relations, and friends, and big trench rats galloped over you and kept you wide awake so there was no danger of your being surprised in your sleep by "Fritzite, the Hun," just across the way. He wrote about midnight excursions out thru the wire entanglements into No Man's Land, where an occasional German star-flare made the crawler sneak down into the very earth lest a rain of machine gun bullets perforate him like a sieve. He told about hustling into a shell hole up to his neck in water one night when the star flare had made a search party visible to the enemy and sent the snap of machine-gun bullets echoing all around them. They stayed in that shell pit, made by one of the great Jack Johnsons of the Germans, all that night and all the next day in water up to their armpits with four or five dead men floating around and smelling anything but lovely, before, under cover of darkness, they got back into their own dugout. He told of their first going over the top at 5:30 in the early grey of the morning at Seicheprey after the batteries had roared at the Germans for several hours and distributed high explosives, shrapnel, and all kinds of marks of affection on Heinie's trenches. Said Flash, "I never was so scared in all my life as I was when the fellow behind me boosted me up over the sandbags and I went out into the open with a hundred fellows of Co. X and heard the rat, tat, tat of scores of German machine guns hammering away at us as we went at a walk first, and then at a slow trot and then at a swift run over that open space. A fellow right next to me stopped and put his hand on his stomach and went down in a heap, and another fellow, just a little ways up ahead, jumped three feet up in the air and threw his gun away over his shoulder and went down—or rather he seemed to float right past me. I felt as if I was standing still, but my legs were going right along, and then we came into those trenches and found a few fellows there, who shot at us first and then threw up their hands and said 'Kamerad!'

"But most of them had gone before we got there. We held that trench a while and pretty soon went forward again to another trench, and then the Germans came at us like a great big wave of water, such as we saw coming over across the Atlantic. Those great masses of soldiers in the dirty, grey, green uniforms came rolling up against us and we got the word to fall back to the first line trenches, and

they didn't have to urge us very much after we got going. I wasn't much afraid of being hit, for I knew I was running faster than a rifle ball."

The Value of Early Training

I regret to say that not every man of the two million landed in France in about a year by our departments of war and the navy was so honest that you could leave things lying around loose where they were and feel certain that you would find your property just where you left it. Especially was this true of articles of food, clothing, tobacco, cigarettes and everything of that kind. Everywhere, outside of the company's own quarters, was considered enemy country, and it was fair game to get what one could. Officers declaimed virtuously against stealing provisions, reading matter, smokes and the like, from other companies, but no officer, not even the chaplain, refused to take his full share of any plunder that might be brought in, and the early training of Flash Monroe made him the most valued purveyor of Co. X. Its officers lived on the fat of the land, and were damned vigorously by the officers of neighboring companies who called them commanders of a band of outlaws, worse than the followers of the late Jesse James. Flash's letters home to the Rev. Mr. Hale didn't say much about his activities in this direction, but in one of them he did say just after the battle of Seicheprey: "I tell you, Mr. Hale, over here the boys don't care much about what a man believes. Whenever there is any talk back in the rest camps, we fellows go. We listen to a Catholic Priest, a regiment Chaplain, a Y. M. C. A. speaker, or a Yid Rabbi, one just the same as the other; and I don't think we care much about their doctrine, but I guess we all believe there is a God. Anyway, I know I do, and I ain't one bit afraid of being killed after we once get into it. Upon the firing line last week they got to giving us all kinds of things from over in Deutschland. 77's, 144's, H. E.'s, Jack Johnson's, big Bertha's, poison gas, and every other nice little thing they had bottled up to make us pass a pleasant evening. I saw a Jack Johnson burst not fifty feet from me and it wiped out a whole machine gun squad that was standing there, and I saw a seventy-sev'n take a man's head right off and pop it up in the air like a kernel of popcorn on a stove top; but I just went on firing and Tug did also, and he asked me if I had a match so he could light a fag that a British Tommy had given him."

A Busy Summer

It was a hard summer for the —th regiment, and Co. X got it good and plenty. Of the 250 men who made up the company, not more than 100 of the originals were left when the regiment found itself just outside of Paris acting as a reserve to the Marine, those "Leathernecks with dirt behind their ears," whose boastful song said that "The Leather-

neck's the man that mops up all the beers" and who, with almost painful modesty, concluded their chant with the assertion that: "The Infantry, the Cavalry, and the dirty Engineers couldn't lick the Leathernecks in a hundred thousand years." Quite a lapse of time, that. Swarming down from the north and east like a great grey-green wave tinged with blood and lit up with flaming fires came the avalanche of German shock troops bearing back the hard beaten hosts of France retiring by the command of the master, Foch, who was following pap Joffre's old tactics of falling back and letting the German wave wear itself out. And then, after they had crossed the Marne the second time, when the flames of the northern sky could be seen from Paris and the distant roar of the guns reverberated through the streets of the silent city, where the people still went about their business regardless of the long distance shells that dropped every half hour in the streets, there came a change.

Over the Marne again at Chateau Thierry the German trumpets rang and the German host sang "Deutschland Ueber Alles," and the shock troops and the officers again shouted as they had in 1914, "Nach Paris! Nach Paris!" Then, the Yankee bands made some music, too. They played the "Star Spangled Banner" and "There'll Be a Hot Time in the Old Town Tonight," and "Yankee Doodle," and "Dixie," and the Marines went into action at Chateau Thierry, just to give a little demonstration of the fact that the despised Americans could fight. It had been a pleasant fiction all through Germany that, in the first place, America couldn't raise an army, and, in the second place, if they did raise one, they couldn't get it across because of the U-boats, and, in the third place, if they did get it across, it wouldn't fight in the face of German machine guns and artillery. It was a pleasant flight of fancy, but it didn't work out. As General Foch said afterwards to Pershing: "Your men have got the devil's own punch." And they had. Those Marines showed they were great shock absorbers and some shockers themselves. They tore into the German wave and not only stopped the onward rush, but turned it back in confusion. For many days the Leathernecks fought with scanty rations and little rest through a hell of machine gun and shrapnel fire, and then with the line far up in front beyond the Marne, there came rolling up to relieve them hundreds of great motor trucks crowded to the guards with the men of the 26th Division, the —th and Co. X, what there was left of it, and Flash Monroe and Tug MacKenzie. They went in as the Marines came out and took their places below the wheat fields, where over their heads the Yankee guns were sending greetings to Kaiser Bill. Pretty much everything they sent the Kaiser, shrapnel from the 75's, high explosives from the heavy artillery



and monstrous shells from the great naval guns mounted on railroad trucks. Behind this terrific barrage that was tearing all the earth to flinders slowly marched the men of the 26th, and back and behind them a mile or so was the reserve in which were Flash and Tug.

Steadily behind the barrage of bursting shells advanced the men of the 26th Division. They were going slowly to avoid getting into their own shell fire, and cleaning up German machine gun nests as they went along. Overhead the Taubes chattered above the German line till they got the range and then "Fritz" began to send back his barrage fire between the advancing Americans and their second line of reserves. The shell fire from Americans and Germans in the two barrages, one overlapping the other, tore the telephone service all to pieces, and in order to get intelligence through from the front advancing line to the reserve and from the reserve to the front, somebody had to go through that barrage fire, and the captain of Co. X asked for a volunteer from his hard battered and sorely diminished band of fighters. Flash Monroe, fleet of foot, and with no fear of death in his heart, the swiftest man in the regiment, and one of the swiftest in the army, stepped forward and took a dispatch to carry up to the front line where the machine guns were playing their devilish tattoo and strewing the wheat fields with dead men bearing the Yankee number 26. He went through like

a young Mercury and seemed to bear a charmed life. In an hour he was back again through the rain of shrapnel, 144's, high explosives, and great shells that tore immense hollows in the quaking blood-stained earth. He laughed as he came back with the dispatch from the front and said to the officer, "They haven't made the German shell that will get me. I dodged right through between them." The officer said, "Don't be too sure, my son. Will you take another dispatch?" "You bet I will," said the boy, and it was given him and again the swift runner vanished into the cloud of smoke and fire and destruction that was raging between the front and the first reserve. It was an hour before he came back, still gay and in high spirits and bearing an order from the front to bring up the reserves, for the German barrage fire was slackening, the artillery being beaten back by the perfect rain of all kinds of fire from the American artillery. The bugles blew sharp and shrill as the men of the reserve formed to go into action and at double time rushed up to support the advance.

Winning his Star

Tug MacKenzie tells the rest of the story: "We just got out well into the front up among the wheat that was growing close up to our shoulders. We could see the machine gun men of the Germans getting out of their nests and heading for Berlin, and Flash said to me 'We've got them

on the run,' when all of a sudden he stopped short and gave a little cough and went down on his hands and knees, and when I got hold of him and turned him over he had 'gone West,' and he never even spoke. A machine gun bullet had taken him square in the heart and he dropped right there in his tracks. I had to go on and leave him till we ranted those machine gun nests out, and then I went back with some more of the boys and we took him back of the lines, but he was dead, stone dead, and we all felt mighty sorry that night for everybody liked Flash, and he sure was the greatest runner over, and he did his 'bit and more too in that last scrap at Chateau Thierry."

Mrs. Monroe is very proud of the D. S. medal that was sent to her, and the family live quite comfortably on the \$50 a month insurance money that they will get for the next 20 years. The Red Cross home division got hold of Mrs. Monroe when Flash went to war. Her pride had been considerably stimulated when she saw how well her son looked in the army khaki after he came back from the Mexican border, and there was a greatly diminished use of the cup that cheers and also inebriates. She speaks with great pride of her son who sleeps his last sleep under the lilies of France, and the school which had Flash for a brief period on its muster roll has given him a gold star on its service flag.

Struthers, O.,

Jan. 7, 1918

Zaner & Bloser,

Columbus, O.

Sirs:

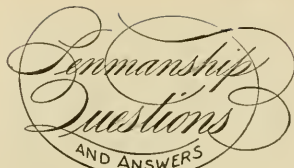
I wish to renew my
subscription to the B. E.

Enclosed is the
amount of the subscription,
one dollar.

Yours,

Nelle Leedy

Miss Nelle Leedy, Supervisor of Writing in the public schools of Struthers, Ohio, uses a very strong, graceful hand in her correspondence, as the above will testify. She received her training in the Zanerian during part of 1915 and 1916.



HANDWRITING

(Exhibit your formal teaching style of writing.)

1. How would you create interest and enthusiasm for improvement in applied handwriting?

2. Can a teacher present a lesson in writing without preparation? What must a teacher know in order to present the lesson effectively?

3. What should the teacher do during the writing lesson?

4. What essential elements should enter into the valuation of the handwriting product of pupils?

5. Should the writing lesson precede or follow the spelling, language or arithmetic period on the daily program? Why?

6. How may the subject of handwriting serve to promote integrity, industry or other of life's ideals?

7. Give the essentials of a healthful and efficient writing posture.

8. Write each capital and small letter three times in consecutive order, as AAA aaa, etc., in order to show skill in letter formation and freedom of movement.

Uniform Examination Questions for County Teachers of the State of Ohio by Tom Sawyer.

How can I secure good spacing?—Q. R. B.

Poor spacing shows lack of perception, or too much or jerky movement. Study good writing until you have trained the eye to see correct spacing, and practice until your movement is free and controlled. Discover the cause of poor spacing and the writing will improve.

Miss Katherine Kepner, recently in the Civil Service work at Washington, is a new shorthand teacher in the New Castle, Pa., High School.

Charles J. Rowland, recently mustered out of the Service, has taken charge of the commercial work of the Y. M. C. A., at Baltimore.

Miss Florence Gowan, Franklin, N. J., has been chosen Supervisor of Penmanship in the Irvington, N. J., schools.

The following are new teachers in the Des Moines High Schools beginning in the February term: Mr. A. Roark, Amos Hiatt Jr. High; Mrs. Dorothea Dunagan, West High School; Lieut. L. E. Keese, West High School; Miss Ada Rundell, West High School; Mr. O. V. White, North High School; Miss Jean Woodruff, North High School; Miss Grace Creekpau, Wash. Irving Jr. High; Mrs. Janet Biller, West High School.

Miss Mabel E. Rice, for some years a very successful teacher in a Pennsylvania High School, is now with the Julia Richman High School, New York City.

L. C. Amidon, formerly with the New Bedford, Mass., High School, more recently in the Military Service, has just accepted appointment to the staff of the School of Commerce, Accounts and Finance of New York University.

Miss Annie G. England, Chaulin, Conn., is a new commercial teacher in the Linden, N. J., High School.

Miss Sadie Marion Becker, for several years with one of the Minneapolis High Schools, is this year with the Evanston, Ill., Township High School.

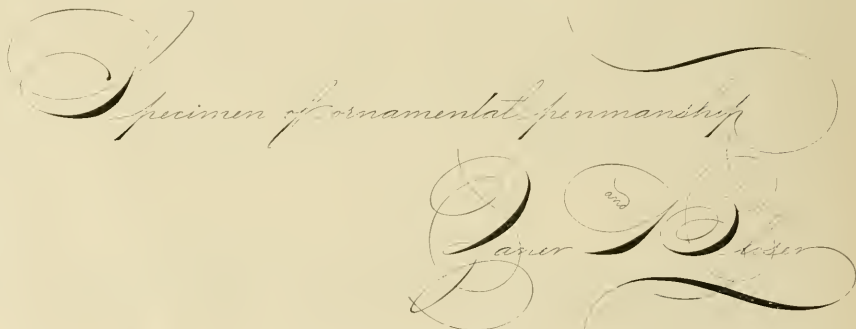
J. P. Bach, an experienced commercial teacher and penmen, is connected with the Educational Service Dept. of the U. S. General Hospital No. 3, Rahway, N. J. This department is doing a wonderful work for our returned disabled boys.

Mr. R. E. Wiatt, supervisor of writing in the public schools of Los Angeles, Calif., will again have charge of the penmanship work during the coming summer in the University of California, Berkeley. He accomplished such results there last year that his services were desired again. The University of California also has an Extension Course in Los Angeles, and Mr. Wiatt has charge of the penmanship in this Extension Course. It seems that the people of California are looking more and more each year to Mr. Wiatt for instruction, enthusiasm and inspiration on all matters pertaining to penmanship. This is a recognition justly deserved by Mr. Wiatt, for there are few men, if any, more capable of giving the right kind of instruction and guidance in this work. The teachers who have an opportunity of coming under Mr. Wiatt's instruction are fortunate indeed.

WRITE IT "CALIF."

About fifteen years ago we adopted in the office of The Business Educator "Calif." as the abbreviation of California, instead of "Cal." We made the change because some of our mail had been confused with that intended for Colorado, the two abbreviations being no much alike. Now we learn that the postoffice department has changed the official abbreviation to Calif. We should like to see many more changes made that would assist in the elimination of mistakes and troublesome delays. For instance, who can calculate the number of mistakes that are made annually in addressing mail to Philadelphia, N. Y., Grand Rapids, Wis., Columbus, Ind., etc. Probably the time will come when there will be but one Philadelphia in the United States, one Grand Rapids, one Columbus, and so on throughout the entire list.

A good move in the right direction, gentlemen, and we are with you.



Executed in the office of the B. E.



Columbus, June 15.

Dear Friend,

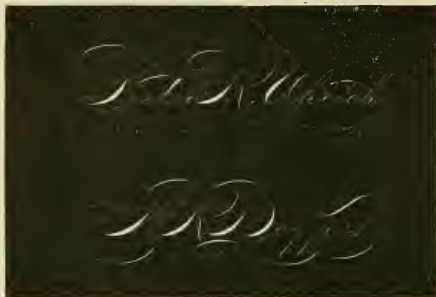
I hope that a careful reading of this catalog will supply you the desired information.

If you wish any further particulars, write me freely. I shall answer your letter personally.

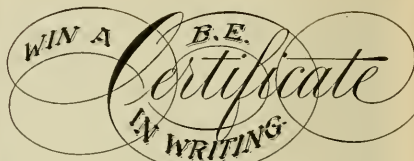
My business is to help young men and women to help themselves. May I help you?

Sincerely,

Perce W. Clemen,
President.



M. Montague, Chicago, the hand-engraver, kindly consented to engrave the signatures for this month for our "Penman Serving Humanity" column. The above beautiful signatures are the result. Mr. Montague is the only one we know of at the present time doing this kind of work. His work is of a very high grade and we hope the readers of THE BUSINESS EDUCATOR will see more of it from time to time. By this method of producing penmanship uniformly fine hair-lines and beautiful contrast can be secured.



By E. A. Lupfer, Zanerian, Columbus, Ohio



Frank J. Ford

who has been amongst us for a number of years; and
Whereas The Officers, Employees and Friends of the
 above named Corporation realizing that more
 than ordinary testimony is due him for his untiring
 zeal and energy, his strict devotion to our interests by which he
 has become endeared in the hearts of all those under his super-
 vision; therefore be it

Resolved, as a token of our gratitude, hoping it may be the source of some satisfaction to him to know of the high esteem in which he is held.

Health, Happiness and Prosperity.

[illegible]

February 10th 1917

Officers:
George R. Liebegang, President
Charles O'Neil, Sec. - Treasurer
Frank S. Rowland, Delegate

Committee:
Walter G. Laubbe
Patrick J. Henneman
Charles W. Crane

The above beautiful engrossing was done in the Dennis & Baird Studio, Brooklyn, N. Y. Students of engrossing will do well to study and imitate this piece of work closely, for it was done very carefully and accurately and is a masterpiece. Note the exactness of detail. The work is indeed a good recommendation for the Dennis & Baird Studio.

20th Century Bookkeeping^{AND} Accounting



WANTED

A-1 male commercial teacher and penman to take charge of strong commercial department. Must be good disciplinarian. Also wish to hear from teachers of Gregg shorthand and typewriting. Will pay good salaries to the right teachers. Send photo and state when available. Fargo School of Business, Fargo, N. Dak.

TEACHER WANTED

An expert and successful teacher of Rowe bookkeeping and business penmanship. This is a high-grade permanent position requiring a high-grade man; northern city; old established school. Give full particulars in reply. Box 193, care Business Educator, Columbus, Ohio.

Two Brothers,

practical school men, desire to purchase a live school in good territory before June 1. Address

M. & M., care Business Educator, Columbus, O.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER

Wanted—A First Class Man

We are looking for a live wire, hustling man between 28 and 40 years of age for position as supervisor of small commercial department in a business college and assistant in auditing and selling work.

If you are well qualified and want something a little better than you now have, write us.

Address C-B, care Business Educator, Columbus, Ohio.



Byrne Practical Touch Typewriting

Fourteen years' test in some of America's largest schools. Contains new features making possible more accuracy and speed. By the use of a Key Board Practice Chart less typewriter equipment is required. The text is positively a time saver and result getter. Examination copy post paid thirty cents.

Byrne Practical Dictation Book. Twenty-five thousand in use. Examination copy thirty-five cents. The Byrne Simplified Shorthand. Over thirty thousand in use. Examination copy, post paid, fifty cents.

Byrne Combination Shorthand. Written on any typewriter or with pencil. Examination copy, fifty cents.

BYRNE PUBLISHING COMPANY
57 East Jackson Bldg., Chicago, Ill.

NORTHWESTERN TEACHERS' AGENCY

For Entire West and Alaska. The Largest and BEST Agency

Write immediately for free circular.

BOISE, IDAHO



Commercial Teachers in Very Great Demand

NEVER before in this country were so many forces joined in the promotion of commercial education. Never before has the demand for commercial teachers so far exceeded the supply. Never before have the indications pointed so strongly to the need of commercial teachers trained to meet the new problems in commercial education.

We give special Summer Courses for Teachers in July. Write to us for particulars. Get our teachers' Bulletin.

ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.

ALBERT Teachers' Agency

25 E. Jackson Blvd., CHICAGO

34th Year. Our Booklet contains interesting chapters on Peace salaries, Prospects, especially for teachers of Bookkeeping, Shorthand, Writing, etc. Sent FREE.

New York, 437 Fifth Ave. Denver, Symes Building Spokane, Peyton Building

POSITIONS for TEACHERS and BUSINESS COLLEGES for Sale

We need beginning and experienced teachers to recommend. Write for our FREE literature; state qualifications briefly. If you would buy a money-making business college, write for particulars—no charge.

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

TEN Positions in NINE States! Salaries, \$12,130 in One Week!

This is our record for the last week of January. One position in a fine Eastern business college is paying our candidate \$2160; the Y. M. C. A. in a large Northern city is paying \$1800. Two \$1500 positions, as well as several smaller openings, paying from \$80 to \$100 per month, were filled during the same week. Let us make you one of our beneficiaries!

CONTINENTAL TEACHERS' AGENCY

BOWLING GREEN

(INC.)

KENTUCKY

137
137

This is March 3. There are 137 vacancies for commercial and shorthand teachers recorded in our card index, and more coming by every mail. They are in both public and private schools, normal schools and universities; some to begin soon; some in September. Salaries run to \$150 a month for women; to \$2,000 for men. "Nine-tenths of wisdom lies in being wise in time." Write us today.

The NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. GAYLORD, Manager

(A Specialty by a Specialist)

Prospect Hill, Beverly, Mass.

Positions Open! Head of Commercial Department, State Normal, \$2,500-3,000; Business Colleges, \$1,200, \$1,500, \$1,800, \$2,000; Head of Shorthand Department, \$1,800; Specialists in Commercial Education, \$3,500. Fine openings in High Schools and Colleges, \$1,000 to \$2,000. Let the "Bureau for Specialists" help you. Write for details.

SPECIALISTS' EDUCATIONAL BUREAU

ROBT. A. GRANT, Pres.

516-518 Nicholas Bldg.

ST. LOUIS, MO.





LEGIBILITY

By C. P. ZANER

CONNECTIVE SLANT

The printing press displaced hand-printed books, for until about 1500 books were made by hand by scribes who devoted their lives to such work, many of whom were the most skillful the world has ever known. The invention of the printing press displaced hand-printing by creating a demand for handwriting instead. As a consequence a speedier mode of recording thought than by detached letters was evolved by connecting the shaded down strokes by light-line, upward or connective strokes. These connecting, light-line strokes increased speed of execution but diminished slightly the legibility of speed of reading, but not seriously so.

About three centuries later, or about 1800, handwriting began to be employed more and more generally in commerce, in correspondence, in education, etc., and as a consequence a less exacting and a more facile hand evolved in the form of a semi-angular hand, still later called Spencerian. This was in many particulars the outgrowth of an angular style used extensively from 1800 to 1850, by many who had much writing to do. But it lacked legibility, and as a consequence it was merged into a compromise style as above stated.

In this transition and evolution speed was considerably increased by the elimination of shaded down strokes and by the creation of connective-slant strokes. This development of two slants, one for up strokes and another for down strokes, is fundamental to facility and is to be found in all modern practical writing.

The invention of this type of handwriting cannot be traced to the inventive genius of any one mind or to the cunning of any particular hand, but it was the result of necessity discovering through impulse "the line of least resistance" and of greatest control consistent with a high rate of speed.

The down strokes were first invented for legibility and then the up strokes were invented as in the Roundhand for greater facility in execution. Later on connective slant made greater speed possible by diminishing the long retraced angle and very rounding turn. Enough contrast between turn and angle has been retained to safeguard legibility and enough to promote execution.

Too much angularity promotes speed at the expense of legibility, and too much rotundity promotes legibility at the expense of speed. That was one of the defects of the vertical hand which was promoted by those who cared more for reading than for writing qualities.

FOR SALE

Good small school in city of 12,000 with an excellent farming country and many small towns nearby. No other private school nearer than 70 miles. Big territory to draw from. School well established. A lady teacher with some business ability could take this school and make big money. Would sell outright or would consider leasing on percentage basis to responsible party. Have other business. Address M. care Business Educator, Columbus, Ohio.

HOPE OF HUMANITY

The star of hope that is now faintly visible and rising over war-ridden humanity is the LEAGUE OF NATIONS. If its light flickers and dies, humanity will again be plunged into the dark night of despair, for preparations for another war will no doubt immediately follow.

THERE is a position open in one of the High-Grade Business Colleges in the U.S. for a first class instructor in Typewriting. Must be thoroughly competent to train in speed drills. Good salary to the right party.

Address "BUSINESS COLLEGE", care of Business Educator, Columbus, Ohio

The COSTELLO COURSE

In Engraving by Correspondence

Is no longer an experiment, but an unqualified success. Send postal card for particulars

P. W. COSTELLO

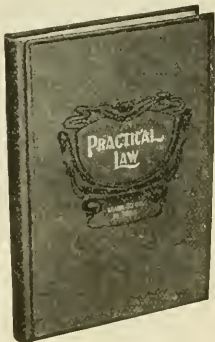
Engraver and Illuminator
Odd Fellows Hall Bldg., SCRANTON, PA.



PRACTICAL LAW

By BURRITT HAMILTON

Vice-President for Michigan of the American Bar Association, formerly President of the Michigan Bar Association

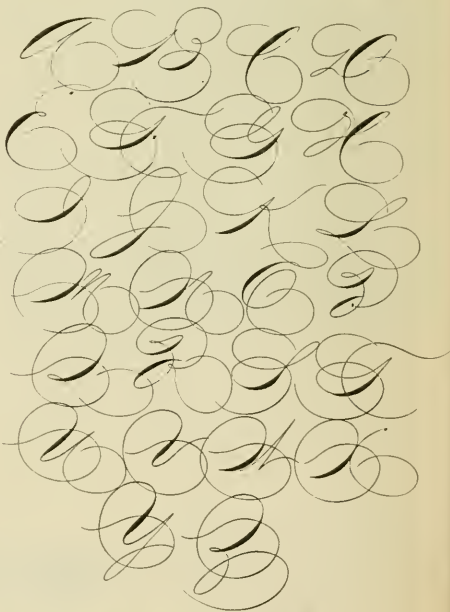


For
The

Next
Class

These Too: New Model Arithmetic—Effective English and Letter Writing—Ellis Business Correspondence—Thrift Training—Home Accounting—Modern Banking—Ellis Industrial Bookkeeping—Ellis Rational Speller—Rapid Calculation—Tablet Method of Teaching Bookkeeping—Special Bookkeeping Sets—Office Equipment—Stationery and Supplies.

ELLIS PUBLISHING COMPANY
BATTLE CREEK, MICHIGAN



By M. Otero Colmanero, the skillful Porto Rican Penman



The Art of

ENGROSSING

P. W. COSTELLO
Scranton, Pa.

ILLUMINATING

Herewith the engrossing student will find a testimonial of appreciation executed in illuminated style, very different from any specimen offered by me in these columns.

This particular design follows very closely the work of the illuminators of the 13th century, and a brief description of

the color scheme used in its execution will no doubt be of interest to students of engrossing.

The dark portion of the border is in burnished gold and the lighter parts in vermilion and French blue, mixing the colors with Chinese white in each instance.

The dots and other line decorations on the light portion of the border are in Chinese white and the few leaf decorations are in green mixed with the former color.

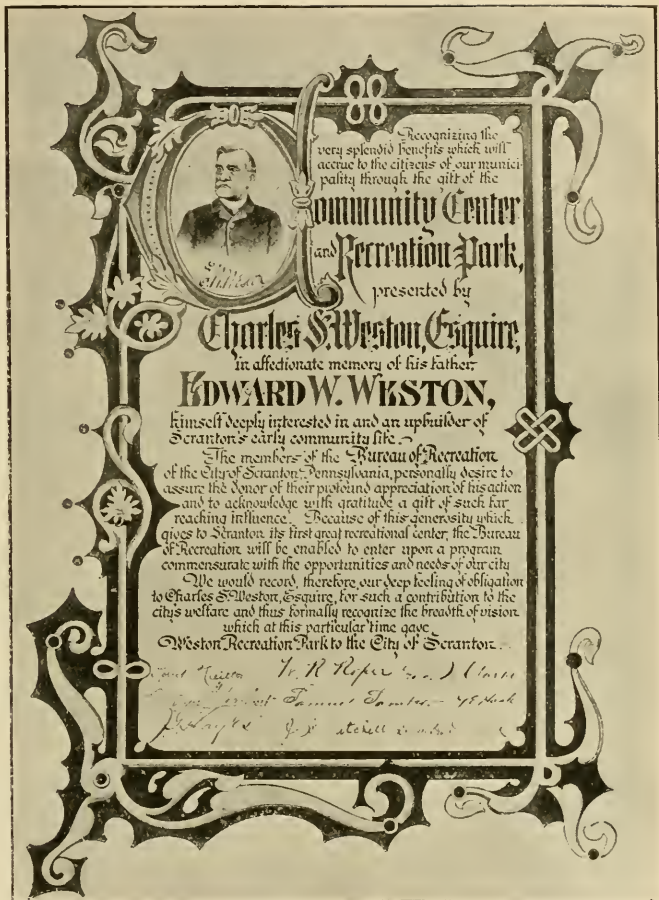
All of the initial letters in the display lines are in vermilion mixed with Chinese white. The little circles throughout the design are filled with burnished gold.

The portrait in the initial "C" is painted in by hand in water colors, and was made from a steel engraving in this instance.

In all cases where colors are mixed with Chinese white it is well to lay in the gold first and burnish it before applying the colors. The gold is edged with a black line throughout. This should be done after the gold is laid in, and not before.

The color portions of the border are also lined with black, ruled or drawn in after the color has been painted in. Sable brushes are best for illuminating. Either red or brown will do very well.

A smooth surfaced bristol board is preferred to the kid finish or slightly rough surface.



Recognizing the very splendid benefits which will accrue to the citizens of our municipality through the gift of the

Community Center and Recreation Park,

presented by

Charles S. Weston, Esquire,

in affectionate memory of his father:

EDWARD W. WESTON,

himself deeply interested in and an upholder of Scranton's early community life.

The members of the Bureau of Recreation of the City of Scranton, Pennsylvania, personally desire to assure the donor of their profound appreciation of his action and to acknowledge with gratitude a gift of such far reaching influence. Because of this generosity which gives to Scranton its first great recreational center, the Bureau of Recreation will be enabled to enter upon a program commensurate with the opportunities and needs of our city. We would record, therefore, our deep feeling of obligation to Charles S. Weston, Esquire, for such a contribution to the city's welfare and thus formally recognize the breadth of vision which at this particular time gave

Weston Recreation Park to the City of Scranton.

SHORTHAND IS YOUR OPPORTUNITY

Become an expert writer of GREGG SHORTHAND. A review or continuation course for advanced pupils. A rapid and thorough course for beginners. Taught by mail.

Write for free lesson. SHARWELL EXPERT SCHOOL, 15 John St., Nulley, N. J.

SOMETHING DIFFERENT

FANCY Name Cards, Birthday and Holiday Post Cards, Show Cards, Mottoes and all kinds of fancy pen work made to order. Samples that will surprise for the stamp. Lessons by mail. C. F. GARRETT, Greensboro, N. C.

NOT Pull BUT Push SPELLS Success

This is exemplified every year in the case of those who have "the professional spirit," and year by year improve their standing and raise their standards by attending training schools and thus raising their earning-power and securing more desirable and congenial positions as commercial teachers. Get the literature of a school that receives six times as many calls for teachers as it can supply. It is the only National Official Training School for Commercial Teachers.

BOWLING GREEN BUSINESS UNIVERSITY, Inc., Bowling Green, Ky.

20th Century Bookkeeping ^{AND} Accounting

LESSONS IN LETTERING

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

Lesson No. 9

Old English lettering is used so extensively that most people prefer it to any other style of broad-pen lettering. They are not acquainted with the names of other styles and, therefore, usually call for the Old English, which is the engrosser's "Old Stand-by."

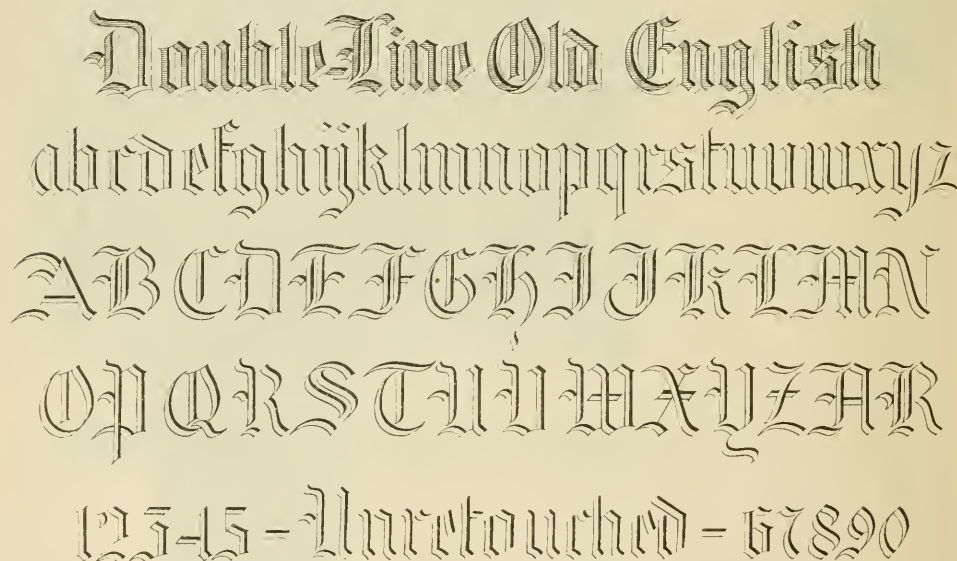
It is safe to say that the average engrosser can use Old English more than any other style. It is, therefore, important that you become expert in all styles of Old English lettering if you would succeed.

The alphabet herewith was developed to meet the demand for a rapid, effective, double line Old English. It is about the same in form as the retouched alphabet.

Double line lettering is very pretty and practical. It can be tinted effectively in many ways as suggested by the heading. On work not for engraving we use diluted ink or inky water in place of the line tinting. The ink or wash should be put on with a broad pen. The wash which can be any color gives it a soft, artistic tone.

If you will study the word "Unretouched," you will be able to see how to proceed. A No. 10 double pointed pen was used for the body or foundation. Retouch and close the ends with a 303 Gillott's pen. Be careful to get the main down strokes vertical and straight. Spacing, proportion, etc., are the same as in the "Retouched Old English." Your ink can be diluted some for ordinary work.

You can become skillful only by careful study and a lot of practice.



Help Bring the Boys Home With W. S.S.

Professional Engraver for Professional and Amateur Penmen

Diploma Engrossing

You should be thinking about getting your Diplomas and Certificates engrossed for June graduates. Get in touch with me now so that you will be ready to place your order early. Satisfaction guaranteed. Write for particulars.

G. H. ZIMPFER, 471 Gates St., Columbus, O.



Only one doing this work in world. Your signature 100% perfect HAND-ENGRAVED—No process. Endorsed by Palmer, Bartow, Behrensmeier, Courtney, Zaner & Bloser, Meub, Faretra and others. Write Today for my circular "De Luxe"—a postal will bring it. MR. A. N. PALMER says: "Every penman in this country should know of your work and what it will do for him." REMEMBER: No process can do what I do. The circular is of special interest to every PENMAN.

Address: M. MONTAGUE, 4227 Ellis Ave., Chicago, Ill.

Signatures

W. D. Dandridge *J. S. Powers*

H. K. Thompson

Wm. B. Brown *Wm. H. McKee*

G. H. Davis

Wm. H. Bousfield *Wm. H. Plume*

By C. P. Zaner

MAGIC INK

Penmen and Card Writers, increase your Written Card sales by using my Magic Ink; also a good profit from its sale to your customers. People imagine you're possessed with supernatural power. You'll be surprised with results. One dozen cards written with Magic Ink, only 25c.

Mystify your friends, A bottle for 15c, or a demonstration for a Three Cent stamp. Agents wanted. Write today, Box 873, Pittsford, Pa.

J. S. Bousfield

CAN YOU WRITE CARDS?

Card Writers are "cleaning up" selling Our Flag Cards. Send 4c for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McBEE & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

ACT QUICKLY! DON'T WAIT! If you are interested in fine penmanship you must try to see my written cards. A selected specimen for your scrap book FREE. Send me 25 cents right now in order to be sure of your grasping this opportunity.

M. OTERO COLMENERO, SAN JUAN, PORTO RICO
Box 486

FOR SALE: A well established Business School in a thriving town in Western Pennsylvania, situated in a prosperous agricultural and mining section. Address M. M. S., care of Business Educator, Columbus, O.

WRITE A BETTER SIGNATURE

I show yours written 12 styles. (On cards, too.) Send quarter.

A. P. MEUB, Expert Penman, HIGH SCHOOL PASADENA, CAL.



This oblique penholder is made of red cedar that came from Abraham Lincoln's old home in Ky. It is perfectly and scientifically adjusted, has the long stem and small round grasp. Length, 9 inches. Sample by mail 35c. For one month only. I will send 4 holders and 4 scrap book specimens of flourishing, 1 eagle, 1 swan, 1 bird and 1 set of artistic capitals for \$1.00.

E. F. RICHARDSON Buffalo, Kentucky

Adjustable Ink Fountain

IF YOU do any kind of broad pen lettering you need this fountain. It is easily attached to any kind of pen. A whole page of business writing may be produced with one dip of the pen. Attached to the oblique holder it gives wonderful results. Price 20 cents, or 3 for 50 cents. Agents wanted. Circulars free.

A. W. DAKIN, Syracuse, N. Y.
604 W. Colvin St.

Penmen Attention!

Agents wanted in every city and town in the United States to sell the most beautiful

WAR SERVICE RECORD

on the market at the present time

13,000,000 IN THE LAST DRAFT

Every home with a service flag in its window a prospective purchaser

Write for particulars

Old fellows Hall Bldg. P. W. Costello, Scranton, Pa.



DESIGNING & ENGROSSING

E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

PEN DRAWING

Sprays of roses and leaves are very decorative and can be used with pleasing effect on memorial resolutions, and also on many commercial designs.



Make a pencil drawing very roughly at first, giving special attention to balance and arrangement of masses, these being two important features of any design. Follow with detail suggesting the color values. Criticise your pencil drawing before adding the ink. Use Zanerian India ink, which is easy flowing and waterproof. A Gillott No. 170 pen should be used for the very fine lines and a stub pen for the coarse strokes. Study the arrangement and thickness of lines used to produce the various color values, and note that the deepest shadows occur near the roses. Work carefully and avoid carelessness, which is a sure road to failure. Use Chinese white in a clean pen in stippling and lining the solid black.

The lettering was executed free hand, enclosing the words "Commercial Designing," which were ruled and pointed up with a common pen, as previously explained. Uniform size and spacing must be observed in all styles of lettering. Pen technique must be mastered by every ambitious designer or engrosser.

PLEASURE AND SATISFACTION

Haverhill, Mass.

Gentlemen: The B. E. Certificates which you sent to the students of the Haverhill High School arrived in perfect condition and gave much pleasure and satisfaction to those who received them.

They are indeed very attractive and seem to have inspired other members of the class to greater effort, and we hope to earn many more before the close of the school year.

Very truly yours,

Elizabeth Hartford.

The above should be read by all who wish to secure the best possible results in penmanship. A word to the wise is sufficient.

WRITTEN NAME CARDS

My price is but 25c per dozen, and with every order I will enclose one card beautifully shaded in gold. Order now!

D. A. O'CONNELL, Penman
R. D. No. 4 Le Sueur Center, Minn.



LETTER FROM RENE GUILLARD

Every penman knows of Rene Guillard. Madarasz used to write in his marvelous script, "Guillard is a coming penman." That was a good many years ago, before Mr. Guillard "arrived."

Many persons will recall Mr. Guillard's lessons in ornamental writing that appeared in THE BUSINESS EDUCATOR some years ago. These lessons contained some of the finest ornamental writing that we have ever published.

Now, Mr. Guillard is a Sergeant in the American Army with the American Expeditionary Force in France. His interesting letter of February 9, 1919, follows:

Dear Friends:

Just a few words to let you know that I weathered the awful storm. We were on the front in the Meuse when on the 11th hour of the 11th day of the 11th month of 1918 the wicked sixtieth quince belched out their last fire into the German lines. It was a great day. Only the few could realize for a moment what it meant to the world—to those living and to future generations.

It seemed almost impossible that the day had come—the day the whole world was praying for. It seemed like a dream. One minute of 11 A. M. the battle was still raging. Thousands of shells were whistling over our heads and then suddenly all was still. The Great War was over. Not a sound could be heard from the million guns of the Great Western Front—from Switzerland to the sea all was still where before, for over four long weary years, all was nothing but destruction, desolation and death. The whole world surely sighed with relief.

For days I could not realize that it was possible to walk around without fear of the terrible shrapnel that many times during the drive made my blood run cold.

Now we are back awaiting another great day—the day we bid war-torn France goodbye, and then when Uncle Samuel hands us our discharge we will be glad to say 'We were over there,' but not many will have the temerity to say, 'I want to go through it again.'

Sherman's words are nearly right, only I maintain that his command of the English language was very limited.

I don't have any idea when we are going to sail—I hope it will be soon. But I think we will be here a few months yet.

I trust everything is going well with you and your institution, and hope I may hear from you in the future at your convenience.

Yours very sincerely,

Sgt. Rene Guillard,

Headquarters Co., 315th Inf.,
Amer. Expeditionary Force.

*For entertainment, encouragement,
inspiration, and enlightenment
attend the summer sessions of
The Zanerian College,
Columbus, Ohio.*

1919

R. B. Stewart.

By R. B. Stewart, Madison, Wis.



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Elementary Laws of Advertising, by Henry S. Bunting, Novelty News Co., Chicago, Ill. Cloth, 177 pages. Price, \$2.00.

The author presents the elementary laws, bearing on the art of advertising, and their uses. The book contains five graphic charts illustrating the principles set forth. Students of advertising will find this work very helpful and interesting.

The Instructor, the Man and the Job. A hand book for Instructors of Industrial and Vocational Subjects. By Charles R. Allen, Federal Board of Vocational Education. Cloth, 373 pages. Net, \$1.50. Published by J. B. Lippincott Company, Philadelphia.

This work is intended as a practical guide to the efficient handling of new men taken on in any industrial plant. It is, therefore, a book for managers and instructors who are interested in cutting overhead cost and the labor turnover. It is based upon the author's experience in training thousands of men with conspicuous success.

C. A. Prosser, Director of the Federal Board of Vocational Education, says of the book: "I am of the opinion that this book is the most important contribution yet made to industrial and trade training. The plan of training is not a dream or a guess but a demonstrated success."

There is no industry in which the knowledge of how to train men for effective work, at the least cost of time and money, will not give large returns in lessened cost production, increased output and good feeling between management and men. This book is intended to impart that knowledge.

D. E. Knowles, formerly of the Hughes High School, Cincinnati, O., and, as our readers know, one of the very finest penmen in the country, is no longer connected with school work. For some time past he has been doing accountancy work for the United States government, but recently he took a position as cost accountant with Major J. Lee Nicholson, of Chicago. Mr. Knowles did much good work during the war which came to the attention of Major Nicholson.

Much interest is being maintained in the penmanship classes of Williamsport, Pa., Commercial College, under R. E. Pepperman, Principal Business Department. A list of 24 subscriptions has recently been sent in to *The Business Educator*.

Wanted—Copies of the January and February 1919, numbers of *THE BUSINESS EDUCATOR*, both editions. Unfortunately, we ran out of journals for these two months long before the usual time that journals for these two months are exhausted. The publishers will greatly appreciate any copies of these numbers that subscribers may care to return.

THE BUSINESS EDUCATOR
Columbus, Ohio

LAST summer, America expected a long war. She prepared for it, and prepared so tremendously that the knowledge of what America was doing broke the spirit of the German resistance.

The war collapsed. But those preparations must be paid for. Such a sudden victory is expensive in money, but a slower victory would have cost the lives of thousands more of America's boys, and even more treasure.

Americans will show their gratitude by helping to pay for those preparations.

The money for the Victory Liberty Loan will pay the bills.

How much will you subscribe?

Subscribe to the

**Victory
Liberty Loan**

THE PSYCHOLOGY OF BOOKS

Just as every object in Nature is the materialization of Divine Thought, so every book is the materialization of human ideas.

The student of Nature becomes inspired with the All-Wise plan of creation; and so, too, the student of practical text-books becomes thoroughly possessed with the principles of applied science. He views every theory in the light of its adaptability to the accomplishment of some useful purpose.

Get some of our books for examination with a view to adoption. Open any book anywhere, and in the reading of one page you will realize the quality that grips the mind, compels attention, and holds the interest of the student.

The most difficult subject, properly explained, is easy of comprehension. If any book is not easy and interesting to the normal student, it is the author's fault.

Many books that were "good enough" a generation ago are obsolete today. We keep our books up-to-date by constant revision. You can no more afford to continue to use obsolete books today than to use tallow candles in this electric age. Catalogue free. Ask for it NOW.

THE PRACTICAL TEXT BOOK COMPANY
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YOUR name written in Ornamental style on doz. cards, 20c. Agts. outfit free with order. 1 teach Shorthand and Penmanship by mail. Circular for st-mp.

J. D. BYERS, Neodesha, Kans.

Will Prepare You for Better Salaried Positions
PENMANSHIP, Bookkeeping and Shorthand
taught efficiently through the mail. Write
for booklet to



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I THE BEST MADE

Gold; (that has the luster.)

White; (that won't rub or peel off.)

Japan; (the beautiful gloss for card writing.)

Engrossing; (for filling in diplomas.)

Auto Shading Pen; (all colors for solid or shaded letters.)

School Writings (jet black, does not corrode pen, flows freely.)

Blue-black; fine for fountain pen, penmanship practice or book work.

Prices for single bottle or quantities given upon request. Address

C. A. FAUST, 1024 N. Robey St., Chicago, Ill.

HIGGINS'

ETERNALINK-ENGROSSING INK

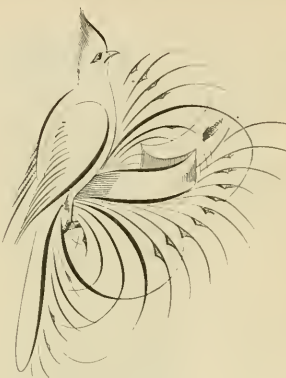
WRITES EVERLASTINGLY BLACK



THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 25c.) THE ENGROSSING INK is for special writing, engrossing, etc., (2 oz. bottle by mail 30c.) These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

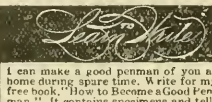
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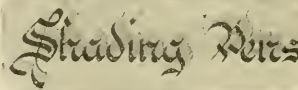
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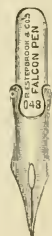
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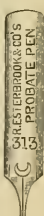
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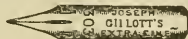
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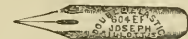
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(Title Not Yet Selected)

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It may be interesting to note that the manuscript of this book was begun in 1907. While it has been reviewed and worked over frequently, the delay in its publication has been caused by the lack of time at the disposal of the author, who is H. M. Rowe.

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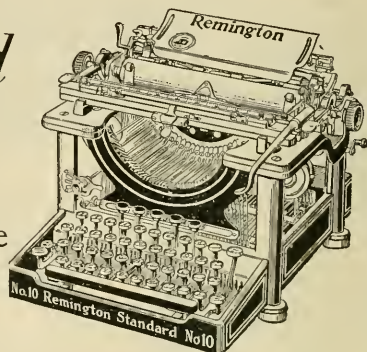
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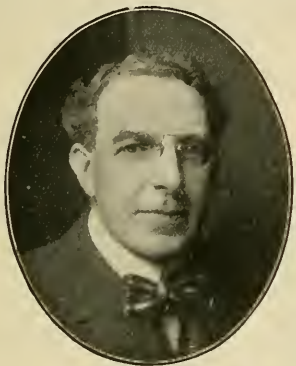
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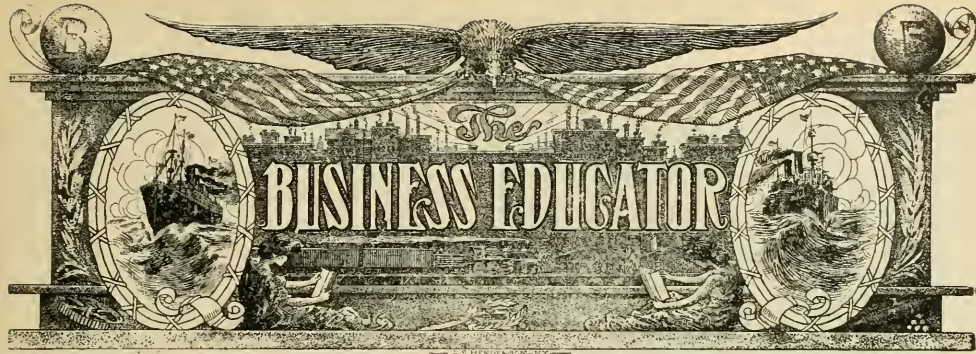
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VOLUME XXIV

COLUMBUS, OHIO, MAY, 1919

NUMBER IX

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

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E. W. BLOSER, - Business Manager
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Every penman and commercial teacher, as well as thousands of others, will learn with deep regret of the death of Thomas J. Risinger, pioneer commercial educator and penman, and head of the Utica School of Commerce, Utica, New York, which occurred on April 6, 1919.

When a young man, Mr. Risinger entered the Spencerian Art School at Geneva, Ohio, and while there was under the personal instruction of Platt R. Spencer, father of the Spencer Brothers, who were the authors of the Spencerian System of Penmanship.

Mr. Risinger was not quite 77 years of age, but had been active until quite recently, if we may judge from mail received at our office from him as late as March 20th.

He succeeded in building up a large institution, no less than 500 pupils

having received instruction in the Utica School of Commerce during the school year of 1917-18. A son, W. S. Risinger, who has long been associated with his father in management of the school, will continue the business.

STRAWS

A short time ago Mr. Chadsay was elected Superintendent of the Public Schools of Chicago at the largest salary ever paid in this country to such an official.

The legislators of Pennsylvania are agreed that the teachers of the state are entitled to more money. They may not get it this year—legislators have been paying teachers in promises for years; but sentiment among the people of the state is undoubtedly in favor of an increase, and it will come in time.

The school boards of Philadelphia and Pittsburgh have placed themselves upon record as favoring higher salaries for teachers, as soon as they have power to levy more taxes.

Professors Weston, U. of Illinois, and Brisco, U. of Iowa, said at St. Louis (see B. E. for April, page 20), that schools of commerce were not training teachers, as their graduates could earn more in business. But this can only mean that there are not enough trained men for business—which means that there are not enough teachers qualified to train men for business—which promises higher salaries for competent commercial teachers.

All these and many other facts are straws which show that the wind of public opinion is blowing toward higher salaries for teachers, and particularly for commercial teachers. The outlook for the teaching profession was never before so good as it is today.

—WIN—
THE Business Educator Certificate

Executed by E. A. Lupfer, Zanerian College, Columbus, Ohio



Developmental Practice

— IN —

Rapid Movement Writing

By

Tom Sawyer

Columbus, Ohio, R. D. No. 8

ABCDEFGHIJKLM
NOPQRSTUVWXYZ



SOME SUCCESS SOURCES AND STUDY SUGGESTIONS

Keep in good physical trim. Take some systematic daily exercise for vitality and endurance. Exercise every lung cell by deep, rhythmical breathing. Protect the eyes. Give careful attention to the teeth. Learn how to select, combine and proportion food values according to age, occupation and season. Appreciate the importance of thorough mastication, proper digestion, assimilation, elimination. Form the health habit. Drink abundance of pure water. Take sufficient recreation, and "sleep the sleep of the just."

Cultivate the attitude of attention, and the power of concentration. Be painstaking, patient and persevering. Have a definite aim, and aim high. Never study or practice aimlessly. Inject a worthy motive into your work. If possible, secure a quiet place for your study and practice. Form a "place-study" and a "time-

study" habit. Banish worry and discouragement. Create a sunny optimistic mood. Throw energy, decision, continuity, and reason into your efforts. Systematically and consistently determine to strengthen the frail spots. Keep the goal-idea ever clear in the foreground of consciousness. Don't fluctuate; keep your balance wheel from wobbling. Form the position habit. Form the movement habit. Form the good writing habit.

Clear perception is the resultant power that comes by careful, sharp-cut seeing of things as they actually are. Visualization is the key secret to knowledge of legible letter formation. Co-ordinated, controlled muscular motivity is the key secret to skill in rapid execution of a practical handwriting. Study to master the instructions. Know fully how as well as clearly what to practice. Make frequent criticism of your results by careful comparison with the copy at hand. Observe quality of movement

as indicated by either smooth or wobbly lines. Interpret a wobble as an obstructed movement, and therefore increase rate of speed to produce free, firm, smooth graceful lines instead.

Every little bit of skill added to what you've got makes a little bit more. Resolve to make early application of any newly acquired power and confidence. Will power produces skill power. Be a student of little things. Legibility is dependent upon proper location of characteristic turns, angles, loops, retraces, beginnings, endings, etc. as found in the various script characters, both singly and in combination. Pleasing uniformity is essentially dependent upon slant, size and space relationships.

Obtainment is the outcome of right living, a wholesome spirit, an earnest desire, concentrated attention, determination, well-directed, systematic and intelligent effort. These are the days of service, and service is a composite of spirit and efficiency.

Development of W. Exercise 1. Capital W begins with the initial loop, starting rightward rather than straight downward. Begin with a rolling motion. Retrace oval six times. Pause on the base line as shown by the arrow. Count: loop-round-1-2-3-4-5-6. Stop on count of "6," and then raise the pen.

Exercise 2. Start W similar to capitals N and M, H and K. Pause gently at the base line after making the initial loop and the first downward stroke. Go easily and gracefully from the base line to the straight line movement, and finish with an outward left curve or over-motion. Keep the first and second parts separated as shown in the copy. Count: loop-down, 1-2-3-4-5-6-curve (or swing).

Exercise 3. Count: loop-1-2-3-4-5-6-7-8-curve, 1-2-3. The second part of the drill is similar to "final" t. Keep slant, size and spacing uniform.

Exercise 4. Note the dotted lines across the W at the middle. Spacing should be equal between the lines of the W at this point. Curve all the strokes of the W gently. It is well to pause in the motion at both points on the base line, especially the first. This is for control of spacing and to reverse the movement. Finish W about half its height. Count: loop-down, 1-2-3, or 1-2, 3-4; loop on "1," first and second down strokes on "2" and "3," finish on "4." Make about 35 letters in a minute.

The names are good ones for application. Be careful of spacing. Watch slant and size. Place all dots and periods in their proper places. Watch position. Keep movement free. Practice intelligently.

Developmental Review. Line 1. Loop letters govern or prescribe slant. Keepspace and size regular as well as slant uniform. Make lower turns as narrow as possible and the down strokes of the loops as nearly straight as possible. Grace and legibility, not accuracy, is the real charm. Count: curve-1-2-3-4-5-6-loop-loop-loop-loop.



Line 2. Make the loop in b full and open, the lower turn narrow and the finish distinct. Pause momentarily at the "blind" loop or reverse motion which characterizes the b, v, w and o. Finish and crossing should be same height. Count: 1-2-3-4-5-6-b, loop-b, loop-b, loop-b, glide.

Line 3. Keep the long and short down strokes of h sloping similarly. Begin the same as l and finish like n. Be thoughtful and systematic in your practice work. Count: start-1-2-3-4-5-6-stop, finish-1-2-3-4-5-6 or 1-2-1-2-1-2 for the h's. Crossing and upper turn should be same height.

Line 4. Both downward strokes in k should slant the same. Make the small oval attachment horizontal, and either closed or slightly open. Lower turn should be narrow. Pause gently after the little horizontal loop has been completed; think motion parallel to back of k, and then finish with a free, graceful under-swing to the right. Count: curve-1-2-3-4-5-6-k, finish-1-2, 3-1-2, 3, 1-2, finish.

Development of L. Exercise 1. Position, first. Keep pen held loosely. Begin with a loop movement and retrace oval six times. Finish as capital C. Be critical, observant, persistent.

o o o o o o o o 'w w w w w w w w

'w w w w w w w w "w w w w w w w w

Mr. H. C. Walker Mr. William A. Wirt

l l l l l l l l l l l l l l l l

² b b b b b b b b b b b b b b

³ h h h h h h h h h h h h h h

⁴ k k k k k k k k k k k k k k

o o o o o o 's s s s s s 'z z z z z z

⁵ o o o o o 'l l l l l 'l l l l l l

⁶ l c l c l c l l l l l l l l l l

L is a composite of C and 2.



Exercise 2. Graceful movements produce graceful lines and letters. Begin at the top of the S-like drill and retrace four times. Count: 1-2-3-4-5-6-7-8. Be careful to keep the right direction or curvature in both down and up compound strokes. Downward curve is like the down stroke of L.

Exercises 3 and 4. Begin at right side, swing leftward and return in a horizontal hinge-like motion. Finish toward the right. No. 4 is good to develop action for the elongated base loop of L and the final "drop" curve. Count: 1-2-3-4-5-6-7-8.

Exercise 5. Count: 1-2-3-4-5-6-loop-swing. Keep horizontal loop on the base line. Cultivate gracefulness of action.

Exercise 6. Think clearly before acting is one of the fundamental laws of progress and success. Count: loop-a1-2-3-4-swing.

Exercise 7. L begins as C and ends as Q. Think of C and then of Q in making the letter. Clear perception of form is necessary improvement. Trace the letter with dry pen several times and visualize the form. Count: 1-2-3, 1-2-3, etc., about 45-50 letters in a minute.

Exercise 8. Practice L, C and Q one after the other. After writing the three letters pause to adjust paper, or the arm, then proceed.

Exercise 9. This style of L begins with a dot and is somewhat easier to master than the loop start. Capital E may also be controlled easier by the dot or blind loop initiation. Adopt either style, but don't mix styles in your general writing.

The sentence is a good one in this connection. Practice each word separately and carefully. Write a page or more of the line as a whole. Watch size, slant, spacing, initial and terminal strokes, turns, angles, closings, finishes and general appearance.

Development of z. Exercise 1. Begin with a forceful left curve or over motion, and follow with the gradually diminishing, compact, straight line drill. Keep down strokes uniformly on the line of vision.

Exercise 2 is the diminishing upper- or over-turn movement. This drill serves to develop control of the large and small over action in z. Count on the down strokes only. Pause definitely on last stroke.

Exercise 3. Make the inverted loops with a rapid in-and-out action. Keep spacing narrow or compact, loops on same slant and of equal length. Glide the hand freely on the little finger. Count: a1-2-3-4-5-6. Use much push-and-pull movement.

Exercises 4 and 5. Keep upper turns distinctly curving, and the angles sharp in the m-like motion. Glide freely from left to right in both drills. End No. 5 with an in-out motion. Count for the down strokes.

Exercise 6. Note that z begins like n. Pause in the motion at the contact with base line before making lower loop attachment. Count: a1, 2-3-4-5-6.

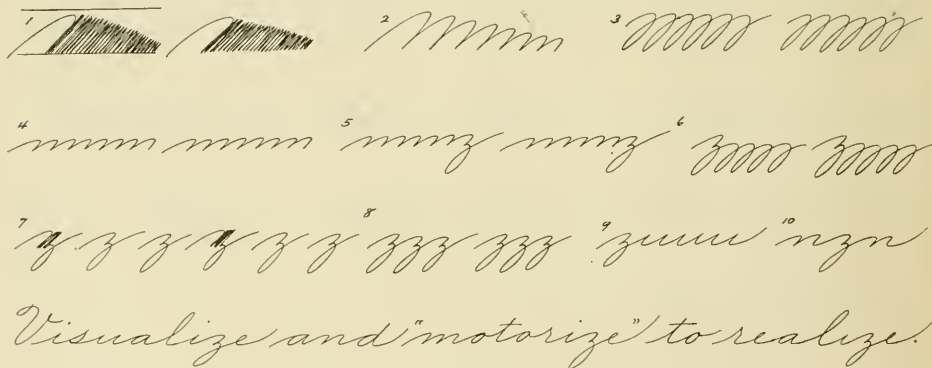
Exercise 7. Study the plan of alternation. Count for the drill is "a1-2-3-4-5, a loop." Cross loop on base line. Follow with two z's made singly. Keep the first down stroke straight, not curving. Pause gently at the point or angle before making loop. Cross loop at the base line. Count: a1-2 or 1-2 for z. The z may also be practiced singly line after line.

Exercise 8. Count: a1-2-3-4-5-6. Emphasize the 1, 3 and 5 count, but do not shade the strokes. Pause to criticize.

Exercise 9. Be careful in joining the i or lower turn drill to z, that the crossing may not be made below the base line or that the first upper angle may not be made blunt. The connection is a slight compound curve.

Exercise 10. Keep the n and z the same height above base line; down strokes on same slant, and spacing wide between letters.

It is necessary to vitalize, scrutinize, visualize, "motorize," emphasize in order to realize the possession of a good handwriting. Practice the sentence carefully and freely, a page or more. Make each line better.



Development of L. Exercise 1 is a group of horizontal "ovals" or ellipses linked to form a chain. Note arrow. The smaller oval may be reversed in the alternation or all may be made reverse ovals. Count from 1 to 6 for each oval.

Exercise 2. Arrows indicate the direction of motion. Study, then practice. Do not lift pen. Think your way through clearly. Count from 1-6 for each horizontal oval. Emphasize count of "1" in each.

Exercises 3 and 4. For the "bow-loop" drill count 1-2-3-4-5-6 or left-right-left-right-etc. Study and practice carefully these horizontal movements. Balance both parts.

Exercise 5. Count: 1-2-3-4-5-6-7-8. Exercise should slope considerably as the downward compound curve follows the contour of the L.

Exercise 6. Begin on under side of horizontal retraced oval. Count: 1-2-3-4-5-6-finish-L. Pause to compare your work with the copy.



Exercises 7 and 8. Count 1-2-3-4-5-6-loop-loop-1-2-3-4-5-6 for No. 7 and 1-2-3-4-5-6-finish-L. Trace the copies with dry pen from time to time.

Exercise 9. Count: 1-2-3 for each L. Create a foreful, controlled action of the arm and hand. Think the motion.

Exercise 10 is a signature like application. Watch spacing between the capitals and between small letters in "Lister." Close the s and make a distinct shoulder on r.

The sentence suggests that either style be mastered. Learn one type and use it; don't mix styles in general composition. Practice each word separately.

Development of g. Occasionally check yourself up on your manner of sitting, position of arms, hands, pen, paper, etc.

Exercise 1. Retrace oval and straight line parts six times each without raising the pen. Slant and spacing and size should be uniform.

Exercise 2. Start like a; attach the push-pull and repeat, joining without pen lifting. Pause slightly at top of a before making oval part. Retrace the straight line six times.

Exercise 3. Retrace the drill first with dry pen to the count: curve, oval-1-2-3-4-5-6-loop-loop-loop-loop. Practice drill freely and forcefully. Keep loops and straight line movement parallel or on same slant.

Exercise 4. Since g starts much the same as the direct oval and finishes like j, this drill should also receive much practice. Count: 1-2-3-4-5-6-1-loop-2-loop-3-loop-4-loop.

Exercise 5. Alternate a and j and think of height, slant, spacing. See how freely, gracefully and plainly this letter combination can be made. The j's need not be dotted.

Exercises 6 and 7. Begin the same as a or d, and finish like j or y. The initial strokes on all similar letters may be omitted at the discretion of the writer. Count on up strokes: curve-oval-loop, or on down strokes: a1-2 at the rate of from 50-60 a minute. Close g at top, keep down stroke straight and loop crossing on the base line. Join g in groups of three to the count: a1-2-3-4-5-6.

Exercise 8. Alternate g and y, line after line. If g is closed and y retains its initial turn and is kept open, these letters will never resemble each other. Count: 1-2-3 for each, emphasizing the up strokes. Make loops similar in size and slope.

Exercise 9. Devote much practice to the words gay swing and engage. Observe space relations in letters and between letters. Maintain uniformity in slant, and regularity in alignment. Do likewise with each word in the sentence containing g's. It is by persistent effort that one acquires skill and ability to write well.

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Learn to write either style, L L L



Untiring energy brings good writing.

Code of Morals
For Young Men and Young Women

By Professor William J. Hutchins, Oberlin, O.

Script by E. A. Lupfer

3. The Law of Self-Improvement.

The Good American Makes
the Most of Himself.

Those who make the most of
themselves can do most for
their country and its cause.

1. I will therefore avoid those habits which would injure me, and I will form, and never break those habits by which I can make the most of myself.
2. I will keep my body and mind clean and my person sacred.
3. By proper food, sleep and exercise, I will try to gain and keep perfect health.
4. I will get the best possible education, learning all I can from those who have made the most of our country and its cause.

(To be continued)

SENTENCE CONTAINING THE ALPHABET

In our April number we gave several sentences in script, each one containing all the letters of the alphabet. However, we knew of no sentence containing each of the 26 letters of the alphabet but once. We stated that if any one could send us such a sentence we would present it in the journal in script and mention the name of the person sending it. Here it is. You will see that it contains each of the 26 letters but once. Mr. S. J. Phillips, Sandusky, Ohio, sent it to us first. It was next sent us by Messrs. W. L. Stallard and S. D. Osborne, Millstone, Ky., and again it was sent us by Mr. Theo. D. Krum, McKeesport, Pa. We therefore judge that the sentence is quite generally known, since it came from three different states. Mr. Phillips stated that he received it from his father, so that evidently persons of former days have been laboring with this subject. Now there are no more "worlds to conquer" here, so we must go elsewhere for something to do. We suppose our next task is to write the sentence as perfectly as it is arranged.

J 2 Vandy struck my big fox whelp.

MENTAL MEANDERINGS

CARL C. MARSHALL

Battle Creek, Mich.

America is Safe

Some twenty odd years ago, Mr. William Allen White got himself on the literary map by writing a magazine article entitled, "What's the Matter with Kansas?" It was at a time when, to the outside observer, pretty much everything seemed the matter with Kansas. The Populists had sent the

political machinery of both the old parties to the scrap-heap; "sockless" Jerry Simpson was cavorting in Congress, and Mary Lease, the "woman with the iron jaw," a sort of feminist prophesy of modern bolshevism, was rushing all over the short grass country raucously screaming for still further political devastation. Also, Carrie Nation was rampant with her bar-smashing hatchet. Altogether, it looked as though Kansas was a mighty good place to stay away from. But Bill White, of Emporia, with his saving humor and sunny optimism, made it plain to the doubters that, after all, Kansas was all right. The noise and tumult were only incident to the way the Jayhawkers went about doing things when they were really in earnest. There was not the least need to fear that the sons of the sturdy anti-slavery unionists who had saved Kansas to freedom in the days of Buchanan, would repudiate their debts, confiscate property, or do any other of the insane things that people feared. Events proved that he was right. Kansas quietly listened to the calamity howlers, did a few of the things they wanted done and that should have been done, dismissed the others with a laugh, and then went on in her safe and sane way, just as Bill White said she would, being ever since as orderly and as well-governed a state as there is in the Union.

Now, it happens that this same optimistic Bill White is in Europe trying to size up the parlous situation there, and find out how things are likely to come out. And the other day he sent to a Philadelphia paper the most pessimistic letter about the European situation that has come from any over-seas correspondent. He gravely fears that all Europe is going Bolshevik, that Germany neither can nor will pay a war indemnity, and this will force the other countries to repudiate their war debts, including the seven billions they owe us; that this will force us in turn to repudiate our liberty bonds and that is likely to make America go Bolshevik.

I seriously fear that the erstwhile cheerful Kansas optimist has been

getting eats over in France that are interfering with his digestion. Aside from the improbability of Bolshevik anarchy on the part of conservative Britain, thrifty France and law-abiding Italy, how can Mr. White see Bolshevik possibilities among the intelligent and self-controlled millions of America? Cross this great enlightened country on any line you please; mingle with the communities you come to, see the streets of every little city crowded with busy happy good-natured people, note the crowds of prosperous, well-dressed farmers coming to town in their autos, observe the churches, schools and colleges that decorate every American skyline, and imagine, if you can, all this turned into a bleary-eyed mob hunting down and murdering everybody who wears a clean collar!

I hope the author of "Boyville" and "A Certain Rich Man" will soon get back to his familiar Kansas prairies, where he can hearten his inside with fat corn cakes and sorghum and stewed rabbit and fried hominy and sour milk biscuit and other soul-settling provender that has for so long fortified the Kansas spirit and kept it sane and cheerful.

Come back home, Bill, and forget it.

The Blessedness of Work

As Drummond says, Love is the greatest thing in the world. But the next greatest thing is Work. Somebody else said that it is Love that makes the world go round. Our hearts tell us that this is true; but at the same time, our brains tell us that it takes work to provide the machinery. I don't think I should care to settle in a world that was all love and no work. That is the main objection I should have to the orthodox Heaven, as conventionally described. About all that seems to be going on there is twanging a harp and singing huzzannas. Can you imagine Roosevelt or Wilson or Edison or Charley Schwab enjoying themselves in a heaven like that? And so with this world; no man can make a bigger mistake than trying to get through life without work, or with less work than is good for him. The world belt of highest human excellence and accomplishment lies between latitude thirty and sixty, north, where Nature has provided the greatest quantity of raw materials for work, and has also provided a climate that keeps man hustling in order to keep himself from starving and freezing. In the tropics, where most everybody belongs to the leisure class, and where a living may be had by the simple process of lying under a banana tree and allowing the fruit to drop in one's mouth, the humans are not much ahead of the four-footed folk in the race for life. The same is true up in the Arctic regions where the ladies and gentlemen of society spend one-fourth of the year acquiring seal blubber, and the rest of the time housed up in their igloos while they eat it.

These biologic truths are as trite, of course, as they are indisputable, yet the masses of men do not seem to realize their truth. At least, in this year of grace, 1919, we find a very considerable part of the world making a frantic fight against work, or at least, to reduce the hours so they will not need to work more than a quarter or a third of their time. These people, mostly voicing their demands in the name of "Labor," seem to regard labor as a curse—a thing to be avoided as far as it is physically possible. It is, of course, true that the working hours may be too long, and that there are other beneficial activities besides work. But it is also true that the work hours may be too short, and that many of the "activities" of people during their non-work hours are worse for them than the hardest kind of work. A man would be better off laying brick or running a power drill for another hour or so a day, than in poisoning his blood and impairing his decency in a booze joint. These are matters that are open to argument and to remedy. But the thing most needed is to change the attitude of people toward work. We need to learn to like good work for its own sake. Instead of trying to avoid work and getting along with as little as possible of it, let us all pull to make work more attractive. Let us have more light and air and cleanliness and beauty in our workshops and offices. Let us give every worker a just wage, not only the big muscled laborers who can enforce their rights by going on strike and throwing bricks, but the office workers and salaried men who have no unions and who, just now, are being treated more unjustly than any other class of workers. A man's work is not worth much, either to himself or anybody else, when he is discontented and works under a sense of wrong. But when a man is cheered by the knowledge that he is doing a good job that is being well paid for, the more work he does the better it is, both for himself and the world he lives in.

Cut Out the Sarcasm

In my student days I sat in the class-room of a teacher who was, intellectually speaking, one of the most inspiring and illuminating men I have ever known. He could make the dullest topic fairly glow with interest. He was a past master in the art of questioning. He knew his subjects with a thoroughness and accuracy that was marvelous. And yet all of us thoroughly detested him. If I were to come across him, even at this late date, I should find it hard to be decent to him. The weak spot in this man was that he could not resist the temptation to be sarcastic. He seemed ever on the lookout for chances to say cutting things. I remember that on one occasion we were discussing the works of Thomas Carlyle. One boy was frank enough to remark unwittingly, that he had not been able

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THE PRESENT OUTLOOK FOR COMMERCIAL TEACHERS

EDITOR'S NOTE—In these days of unusual change, undoubtedly many persons are wondering whether matters are adjusting themselves in a way that is favorable or unfavorable to commercial teachers. We have our own opinions on the subject, but we desired others to express their views. The demands of the war have greatly emphasized the value of commercial education, and no persons are better aware of this fact than are the heads of two of the leading commercial training schools of this country, and whose discussion of the subject follows. These two well-known commercial educators are Mr. S. C. Williams, President of the Rochester Business University, and Mr. J. S. Dickey, President of the Bowling Green Business University, Bowling Green, Ky. It is to the interests of these men to know what changes are taking place that affect commercial education. Each has an ear to the ground. Both we found so busy that they could consent to give only hasty, brief statements of the matter. But the large number of persons who are at this moment asking questions regarding this work are entitled to answers from experienced, capable men like these. The indications could hardly be more favorable for persons who incline toward commercial teaching. Persons who are adapted to the work, clearly will make no mistake in preparing themselves in it. If we mistake not, the commercial training schools will be taxed to their utmost for some years to come to supply the demand for commercial teachers.

Before the war, the demand for commercial teachers was far greater than all the schools could supply—a fact well known to everybody. Now that the war has ended, there are no more teachers than there were before. Of course, the return of soldiers from service must be taken into account when making an estimate as to future demands, but it must also be remembered that they were here before the war, when the demand could not be supplied. Of course there will be some re-adjustment and some little fraction until all find their places and settle down again to normal work—this is to be expected, but it may be depended upon that there will be work enough for all who are ready for places worth while. There are at least as many positions now as before the war, but there are fewer teachers.

It must also be remembered that war conditions have created a new respect for commercial education and commercial educators. In fact, commercial education has received an impetus heretofore unheard of and unexpected. The stern realities of war conditions and war demands have put commercial education in the limelight. This, of course, is going to accentuate and emphasize the demand for commercial education in all the schools and this, in turn, will necessitate a corresponding increase of commercial teachers. The far-seeing student of the times will "take time by the forelock" and get ready for the demand that is sure to come.

J. S. Dickey.

* * *

While the time at my disposal will not suffice for a full discussion of the topic, the conditions today and the indications for the immediate future would seem to justify a brief forecast of the certain outcome of the present trend in commercial education.

A notable and worthy educational achievement has resulted from the

work of the commercial schools of this country during the last half century. Prejudice has been overcome, educational ideals have been changed and distinctly stimulated, and the courage and zeal of the pioneers in commercial education fully justified and appreciated.

After the individual commercial school proprietors there came the superintendents of schools and the principals of high schools as the next interested group of observers of commercial educational values. Next and very naturally came State Normal Schools and the great universities and colleges, by reason of the necessity for well educated and adequately trained commercial teachers. Last of all, and perhaps most important, we have the Federal Government actively interested and joining hands cordially in the promotion of the cause of commercial education.

The broadening of the horizon of commercial education and the sweep of the nation-wide movement, under the impelling power of all the forces behind it, almost take the strongest of us off our feet, and one of the most vital questions to be answered promptly and effectively is, the training of a sufficient number of commercial teachers, if the movement is not to experience a serious set-back.

Those in touch with the regular channels of inquiry for commercial teachers know that there is a very decided need for such teachers, and therefore an unusual opportunity for those who prepare for this special field. These sources of inquiry indicate a healthy growth in commercial departments, which of itself creates the necessity for additional teachers. Meantime the establishment of commercial departments in educational institutions, not heretofore providing such education, brings the usual crop of inquiries from that source.

Now as to present developments. A recent statement by the officers of the National Society for Vocational Training announces the reorganization of the society so as to include commercial education, as one of three new branches to be added to its work. "This announcement," the statement says, "is of special interest to commercial educators, who will be quick to realize that such an association backed by prominent business men and educators in about equal numbers, will be an important factor in focusing attention on the universal need for commercial education of a character more in accord with modern business development. The traditional secondary course, desirable though it may be, can never meet all the demands that are being brought forward by the rapid expansion of facilities for giving vocational training."

The announcement calls the attention of commercial educators to these problems: "Continuation School Commercial Training;" "Training for Foreign Trade and Shipping Occupations;" "Retail Selling Education;" "The Unit Plan of Organization as

Applied to Commercial Education;" "Part-Time or Co-operative Commercial Courses;" "Evening School Unit Courses for Business People;" "Federal Aid for Commercial Education;" "New Legislation Needed;" and asks them what they expect to do about them, what part they expect to take in solving them, what preparation they are making to cope with these new conditions.

The Executive Board of the Eastern Commercial Teachers' Association indicates the significance it attaches to these inquiries by giving the entire Friday morning of the Convention, to be held in Springfield, Mass., Thursday, Friday and Saturday, April 17, 18 and 19, to the consideration of the topic, "The New Era of Commercial Education." The discussion of the topic will be in charge of Frederick G. Nichols, of the Federal Board for Vocational Education.

Definite action of far-reaching consequence may result from this discussion, and doubtless other Commercial Teachers' Associations will avail themselves of an early opportunity to discuss similar problems. These new educational developments and the prospects of renewed activity in American Industrial Organizations, soon to make itself felt if America is to render the service the world expects of her in the rehabilitation of stricken Europe, are bound to produce a corresponding demand for commercial teachers equipped to train the army of office executives and workers the business world will require.

S. C. Williams.

MENTAL MEANDERINGS

(Continued from page 17)

to get much sense out of "Sartor Resartus." "No?" responded the professor. "Well, that is really too bad. Quite unfortunate for the reputation of the great Scotchman; but then, Mr. Jones," he continued, "you will no doubt be willing to allow that Mr. Carlyle could hardly be expected to supply to his readers both matter and understanding." A few thoughtless ones giggled and the professor beamed joyously. He had scored. The reaction on poor Jones may be imagined.

Looking back at this man now, I do not think he was deliberately cruel or even unkind. It was probably, more in the way of a disagreeable habit. That, and a sort of self-conscious smartness. But who were his victims, neither sought nor found any charitable excuses. To us, he was simply hateful, and no teacher, however skillful or brilliant, can get the best out of pupils who hate him.

I recall one occasion, though, in which our sharp-tongued professor got the worst of it, and from a quarter that he little expected.

It was in the arithmetic class, and the topic was "Stocks and Bonds." A new girl had entered the class the day before, a demure little school-ma'am from the country, and her face

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THE NEED OF FEDERAL AID FOR COMMERCIAL EDUCATION

By J. M. Watters, Dean, School of Commerce, Georgia School of Technology, Atlanta

[EDITOR'S NOTE — Every commercial teacher will find it to his interests to carefully read the following paper. Undoubtedly, what commercial education will be in the future depends largely on what commercial educators do at present to promote the interests of the cause in all honorable ways possible.

This paper was read before the recent St. Louis Meeting of the National Society for Vocational Education.]

For a number of years the public has come more and more to realize that the matter of education is not only a local but a national problem. The federal government has for a number of years been aiding agricultural education through the land grant act. The Smith-Hughes bill extended federal aid to industrial education, home economics, and gave additional aid to agriculture. However, no substantial provision has been made for the maintenance of commercial education.

At the time the Vocational Educational bill was passed, the writer approached the United States Commissioner of Education in behalf of commercial education. The Commissioner expressed belief that aid should be extended to commercial education, but that he thought it would be better to extend aid through another bill. To this end the chairman of the educational committee of the senate has requested that two bills be prepared and submitted to him for introduction; one placing the administration of the bill under the direction of the Federal Board of Vocational Education; the other to place the administration under the direction of a Secretary of Education, to be created under a bill now pending. Both bills will be introduced in order to test their relative merits. The chairman of the committee will then promote the bill which gives the greatest promise of passing.

It is, therefore, imperative at this time that a full and free discussion be had. I shall, therefore, present an outline, which I trust will be discussed pro and con—bearing in mind that the matter has not been thought out to a conclusion and that suggestions and criticisms are solicited.

The need for Federal Aid may be classified under four headings:

1. **Supervision** for public and private institutions.
 - (a) Federal, (b) State.
2. **Secondary Schools.**
 - (a) All day, (b) Part time, (c) Evening.
3. **Teacher's Training.**
4. **Colleges.**
 - (a) Full time, (b) Evening, (c) Extension, (d) Research, (e) Promotion of commercial organizations.

At the present time funds are being used by the Federal Board of Vocational Education and the U. S. Bureau of Education for research work in commercial education. The amount

set aside is entirely inadequate to secure needed results.

Approximately 600,000 boys and girls in the United States at the present time are enrolled in the public and private secondary commercial schools, yet under the present system and with the inadequate funds at its disposal, the government can do practically nothing towards looking after their needs. Only one state in the Union has a supervisor of commercial education. As a result of this condition the private schools are offering to graduate students in from six weeks to two years. There is absolutely no uniformity of standards or efficiency. In the public high schools the courses in shorthand and bookkeeping vary from one semester to four years. The business world is being filled with "half-baked" bookkeepers and stenographers. Although necessity has created greater demands for commercial education than any other form of vocational education, each individual teacher has been permitted to work out his own course of study and methods of teaching without the benefit and guidance of the experience of others. A strenuous effort should be put forth to make provision for federal fields agents and to encourage the states to appoint supervisors for commercial education.

In the high schools, where commercial departments have been provided, from twenty-five to fifty per cent of the students apply for commercial training. The class rooms are overcrowded as a result of an insufficient number of teachers as compared with the other departments. The shortage of teachers is due to three principal causes:

First, lack of appreciation on the part of the administration for commercial education.

Second, inadequacy of funds set aside by the school board for the benefit of the high school.

Third, teachers who are prepared to teach commercial subjects properly, can secure equally as much or greater remuneration with better opportunities for promotion from private business firms. It should also be noted that the opportunities afforded for high social standing are equally as good for persons holding commercial positions as in the profession of teaching. Competent teachers cannot afford to accept a smaller salary in the class room than they can secure in a commercial position. It is, therefore, necessary for commercial teachers to be paid higher salaries than it requires to secure competent teachers in many other lines.

Very few cities have made provision for continuation work in commercial education, yet about eighty-nine per cent of all the boys and girls included within the usual continuation school ages will want commercial training because they are employed in commercial occupations. While the federal government is not extending aid to this large number of prospective students, it is spending millions on the eleven per cent remaining.

The writer has within the past few years been called upon to employ or recommend a number of commercial teachers. He has found it almost impossible to secure applicants with more than an ordinary business college training. Teachers with college degree in commerce, or graduates of a normal teachers' training school, and especially teachers with business experience, are almost unheard of. During the past year, he has written hundreds of letters searching the country from one end to the other, in an effort to find competent teachers of marketing, finance and management. This experience has practically led him to the conclusion that men who can teach these subjects from the practical viewpoint are not to be found.

The class of commercial schools today suffering most from the want of nourishment, are the schools of college grade. These schools, born out of necessity for men of executive training, men who can promote foreign and domestic commerce, are yet in their infancy. Less than a dozen state institutions of full college rank, can claim to offer more than a course in general economics.

No form of education at the present time offers greater promise of up-building the economic welfare of the country. We are now entering into a new era of trade expansion, calling for men with a different and better type of education from what they have been receiving. We must answer that call.

According to the Federal Trade Commission, only ten per cent of the manufacturing plants of the United States know the exact cost of producing the commodities they manufacture. The Internal Revenue Department is calling for a greater number of public accountants than there are in the United States, at the present time. A very small per cent of the trading or manufacturing enterprises have attempted any form of welfare work. There are very few scientifically trained salesmen or executives to be found in the country. Thirty-eight per cent of the business failures in 1918 were due to incompetency, according to Bradstreet. Yet, with this condition, we face a new epoch and period of expansion of foreign and domestic commerce; a period where our trade is going to be international instead of national. We have solved the problem of credits and of ships, so our future must rest upon the brains of trained men.

The United States Commissioners of Education has estimated that the federal government should set aside about \$3,000,000 annually for our present needs. This amount seems to be conservative. It should be apportioned among the states on the ratios the population of the state bears to the population of the entire United States. The division between the classes of schools should be as follows:

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AUDITING

By THEODORE D. KRUM, Technical
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Article No. 3

THE BALANCE SHEET AUDIT

After the auditor has decided to take the work offered, and after he has settled all the points discussed in my previous article to his satisfaction, there still remains the question as to whether a detailed or a balance sheet audit is desirable.

A balance sheet audit, as the term indicates, is an audit using the balance sheet prepared from the last trial balance prepared by the client's staff, as a basis. Where this is a satisfactory system of internal check, the auditor need not attempt, and it is usually not necessary, to make a detailed audit unless embezzlement is suspected. He must be positive, however, that there is a satisfactory system of internal check and that it is being successfully operated. Many offices in which an internal check is supposed to be in use has been found to be wholly inadequate.

Just what do we mean by internal check? In such a system all the books and records are so arranged that no one operation will be under the absolute and complete control of one individual; instead the work of one employee will merge into and overlap the work of another so that in reality a continuous audit is being made of all details of the business.

Suppose we take a wholesale and retail hardware store and see how an internal check can be successfully operated. As the office boy brings the mail from the post office he takes it immediately to the mailing table. The opening of the mail should be done, or at least supervised by some responsible person, preferably an officer of the company. Separate piles should be made of the different kinds of mail received, the orders for goods being placed on one pile, cash received on another, and so forth. A list of all cash received should be made. These cash received reports should be carefully preserved and filed away. Later, if it is necessary to do so, they can be compared with the cash received as recorded in the cash book.

The correspondence containing the cash received should be placed on the cashier's desk. The other correspondence will be placed on the desks of the proper persons. The cashier will count the cash to ascertain if it agrees with the amount stated in the correspondence. He then makes the entries in the cash book. The posting from the cash book to the sales and general ledger should, if possible, be done by some clerk other than the cashier. In a very large concern the cashier's duties would only consist of counting the cash, filling out a cash received slip and giving this slip to the general bookkeeper, who would make the entry in the cash book.

The ledger keepers would then post from the cash book as kept by the general bookkeeper.

The cash taken in over the counter will be sent to the office by the various systems in use, such as the overhead carrier system, where it is counted by the cashier, a cash slip made out and passed on to the head bookkeeper, and the total cash received for the day is entered in the cash book and posted to the ledger at the close of the day or month. The total cash sales for the day must equal the total cash taken in by individual clerks. In all well-regulated stores, the sales clerks are provided with sales slips. The sales slips are usually bound together in a flexible covered book. On the back of these books are forms where all sales made by that clerk should be recorded. A separate column should be provided for sales for cash and on time. At the close of the day each clerk should total the sales, both time and cash, and send this report to the bookkeeper. In this way all cash taken in is handled and recorded by not one, but several, thus serving as a safeguard against the clerk who is tempted to embezzle some of the firm's cash.

All money received, whether in the form of checks or cash, should be deposited daily. If all money is deposited in the bank and the deposit slips retained, it is a very simple process to trace the cash received into the bank.

All cash payments should be made by check. All cancelled checks should be accounted for and a reconciliation made between the cash in bank and the balance shown in the cash book and the check book.

Small payments that must be made in currency should be made from the petty cash drawer and receipts taken for all money thus paid out.

In a large business the writing of the checks should be done by some clerk other than the one making the entry in the cash book. The postings from the cash paid side of the cash book will be done by the purchase ledger keepers.

The sales orders, the shipping of the goods, the billing, the verification of incoming invoices for the goods purchased, all should be handled by at least two clerks. This procedure reduces the opportunity to embezzle funds of the firm to a minimum.

In a balance sheet audit, the principles upon which all such audits are based are as follows:

(1) Are all assets as shown in the trial balance to be on hand, actually in the possession of the client? All assets should be shown at their original value less any deductions of whatever nature. Therefore, any liens or hypothecations against the stock in trade, the accounts receivable, the machinery and other items should be clearly set forth. The auditor who is really desirous of preserving his reputation cannot afford to certify to a statement which does not show deductions for all liens and hypotheca-

tions. Although an auditor cannot be legally bound for failing to discover such items, he should be held professionally liable. If there are existing liens on the current assets of a business he is bound to disclose these liens. In many instances these deductions from the current assets are larger than the mortgages against the fixed assets. No auditor would be guilty of not looking for mortgages on real estate. Banks and credit men are learning to depend more and more on the certified statements of professional auditors. Many banks are loathe to loan money to a would-be borrower who cannot secure such certificate. It can be readily seen just how important it is that the auditor discover all cases where accounts receivable have been transferred to companies who make it a business to advance money on such accounts and other current assets.

It frequently happens that a company's credit rating is very low, and being unable to borrow any money it may become absolutely imperative that the money be secured so it assigns its accounts receivable to some company making a practice of lending money, taking the accounts of trade debtors as security. Of course the rate of interest paid to such companies is very high.

The practice of such companies turning over to such loaning companies a portion, or even all, of their accounts receivable cannot always be censured by the auditor. Instances have been known where the assets so converted into cash have proved a boon to companies, who for the time being were pressed for ready cash but were unable to secure it in any other way and who subsequently prospered.

Many loaning companies carry on the business of loaning money on current assets in secret. Some officer or clerk in the office of the borrowing company will be in charge of the collections and reports thereon to the loaning company all cash received. The name of a "discount" company among the liabilities should be complete notice to the auditor that the assets have been assigned. The name may be unfamiliar to the auditor, consequently he should trace all purchases and other liability items from the vouchers. All liabilities not thus accounted for should be carefully investigated.

The auditor needs to be wide awake to detect and bring to light all such cases where liens are held by outsiders against the accounts receivable. Many devices and expedients will be resorted to in order to mislead the auditor. As mentioned before, insurance policies will often be found valuable guides, and should there be an account other than a bank or trade creditor, such account is *prima facie* evidence that the account set up is for the purpose of deceiving the auditor. The auditor should scrutinize all trade liabilities carefully and request of all creditors a statement showing the condition of the creditor's ac-



count. If there are any accounts of a suspicious nature and accounts with those other than bona fide creditors, a request for statements will usually disclose any irregularities.

All cash not needed in carrying on the regular business should be invested in merchandise having a ready market. This merchandise should be sold and converted into more cash at the earliest possible moment, a substantial profit being realized thereon. The profits should be fairly uniform, comparing one year with another. The wide-awake management will see that every dollar invested is earning more money. If it is necessary to borrow money to pay discount bills, the money should be borrowed.

If the members of the client's staff are unaware of the impending visit of the auditor, an audit of the cash in the bank or banks and on hand should be made at once; all cash transactions since the date of the balance sheet receiving careful attention for many cases of embezzlement have been found after the date of closing in a last effort before the impending visit of the auditor to "cover up."

Certificates from the banks should be secured when the audit occurs any considerable time after the closing of the books showing the balance on hand, the date of the closing and the present time.

Bank pass books should not be accepted as conclusive proof of the money in the bank. In one case a fictitious pass book purporting to show the cash balance on hand at the bank was really not the balance at all but a carefully thought-out scheme to fool the auditor into certifying to the balance shown. Several instances are known where the pass books had been cleverly altered. The auditor or some member of his own staff should take the pass book to the bank and have the balance shown therein or else have the book mailed direct to the auditor's office.

Where a larger cash balance is being carried in the bank than the auditor thinks is necessary for the carrying on of the legitimate business of the concern, he should suggest a way whereby the cash could be used to better advantage. Banks almost universally pay interest on inactive accounts. Even though the rate is low, it is much better to have the unused cash drawing this low rate of interest than none at all.

All bookkeepers should reconcile their cash as shown by the cash and check book with the cash balance at least once a month. While an auditor may sympathize with the over-worked bookkeeper, this is too important a matter to remain undone. The amount of cash on hand in the bank, safe or cashier's drawer must equal at all times the difference between the amount shown in the bank pass book, less any checks outstanding.

Where petty cash is a small item, in many cases the auditor would not be justified in making a complete audit thereof. However he should

MENTAL MEANDERINGS

(Continued from page 18)

fell under the professor's eye. "Miss M.," he asked abruptly, "what is a bond?" The girl, confused by the suddenness of the attack, could only answer, "It is a—a written agreement I believe."

"Ah, indeed!" responded the professor sweetly. "Well, then, supposing I were to write you a nice little note 'agreeing' to call on you next Sunday night, that would be a bond, would it?"

We all fairly ached with sympathy for the poor girl, and wished we had the courage to kick her tormenter out of the room. But neither our sympathy nor our chivalry were needed. The young lady coolly looked the questioner in the eye and calmly answered: "Yes, sir, it would be a bond and" she added slowly and significantly, "it would be quoted at a heavy discount."

The professor contributed a rather sickly grin to the hilarity that ensued, and was known for many moons thereafter as "Old Heavy Discount."

It is always bad pedagogy to be unkind or disagreeable in any way to a being we are trying to teach, but I know of nothing else that is quite so destructive of all teaching effort as the sneer or the sarcastic remark. You can be rough or irritable or even unjust on occasion, and still hold your pupils' regard, but unless you want to be permanently hated, don't be habitually sarcastic.

Introducing Miss May In so far as the months have a personality, it is a matter of the outdoors. Inside the walls of the office, the shop, the factory, or even of the home, they move along about the same; it is just a matter of watching the calendar to see that the checks and bills are correctly dated or that we make no mistake in our appointment with the dentist, or do not forget that Mrs. Flip's party comes the 10th. But once we glance across the fields or wooded hills or feel the wind on our cheeks, there is distinctiveness. Nobody then mistakes April for May or September for October.

And now, here is the Queen of the Months with us again. Her royal sway will be disputed by no one who has been a boy when crab-apples began to bloom and the bass began to bite, or who has been a girl when the first spring picnic of "our class" was held up at Fern Rocks. We haven't forgotten that these joys always came in May. And it was also in May when we were allowed to go for a walk in the woods after dinner on a Sunday afternoon, and came back with our arms full of wild geraniums, sweet williams and the odorous waxen blossoms of the May-apple—quite as odorous and more delicately beautiful than the most costly camelias.

But it was not my purpose to offer a sketch of May, either in ink, or in the pigments of memory. You will find that that done so much better in the

poetry books by those who make a business of it. What I wanted was to toll you out to the woods again to renew for yourself your joy in May and her coquetties. It is easy. She can hardly escape you anywhere at this time. Just the same, I would not try to meet her in the parks if I were you. It is too public. And there are too many loungers sprawling about sleeping off the effects of last night's boozing. And there are too many gabbling young kikes parading around in their cheap togger. It is better to take the flivver, or else a suburban trolley car, and go miles out in the country till you find some quiet by-way "far from the madding crowd's ignoble strife."

Take some kindred spirit with you if you can find one. Your wife will do, provided she is not silly about beetles and crickets and garter-snakes and the other harmless little brothers of the woods. If she is, let her stay at home and read the Sunday magazine; she will enjoy it more. Should you happen not to be married, don't take your girl along. She will expect your undivided attention, and this trip you are going to call on Miss May. But you can take all the kiddies with you that you can manage. They are the best woods companions I know.

One does not need to be a scientist like John Burroughs or the late Col. Roosevelt in order to enjoy the woods, although a little nature lore adds greatly to one's zest. I found a friend of mine the other day, a professor of psychology he is, busily poring over a book describing our native trees. "I am going to spend a good bit of time in the woods this spring," he explained, "and I think I shall enjoy it more if I have at least a speaking acquaintance with the trees." That is the idea! We get a lot more pleasure from looking at things that we know something about. Up in the woods of Maine last year I saw an evening grosbeak. What a thrill of pleasure it gave me to recognize this rare bird! I had never before seen it east of the Rocky Mountains, and many persistent bird-lovers have never had a chance to see it in their whole lives. I almost let out a yell in the joy of my discovery. But suppose I had not known it from a marsh robin or a shrike? Talk about meeting princes in disguise!

Mr. School Man, it will pay you to get a little of this sort of thing into your system if you have not already been wise enough to do so. A three hours' observant ramble in the May-time woods will give you tone thru the whole perplexing week. For some people it is better than going to church, for at least, it brings you very near to the great Soul of things.

Keuka College, New York, built by the Baptists twenty-eight years ago, will reopen after being closed for two years. An endowment of one million dollars is being raised, and Prof. Arthur H. Norott, of Elmira, has been elected President.

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THE TEACHING OF BOOK-KEEPING AND ACCOUNT-ING

By H. E. Cowan, Arlington, Mass.,
High School

Article No. 2

LESSON 3

Store Furniture, or Equipment, De-veloped from the Cash Account

To draw the student's mind from other interests on to the subject:

Instructor. What account have you learned about?

Answer. The Cash Account.

I. Tell what you can of the Cash Account.

A. It is an asset account, the balance is on the debit side. Debit Cash when the asset cash increases and credit Cash when the asset cash decreases.

I. We want to study today another account. It is similar to cash, but keeps a record of something else. In order to do business, to protect our goods and our money, what must we have?

A. A store.

I. Is just a bare store sufficient?

A. We need counters and a cash register.

I. Suppose we use \$100 of our cash to buy show cases and counters. Where shall we record the cash payment?

A. In the Cash Account.

I. Where shall we keep track of the counters and showcases we buy?

A. In an account called Counters, and Showcases.

I. Yes, that will be all right, but there might be other things like tables, chairs, a desk, weighing machine. Are these things similar to counters and showcases?

A. Yes, they are all needed to make business possible.

I. Then let us group them into one account. What shall we call it?

A. Store Furniture (or Equipment).

I. Let us see what kind of an account it will be. What kind of an account is Cash?

A. An asset account.

I. Why do you call it an asset account?

A. Because cash, having value, is an asset.

I. What kind of an account is Store Furniture?

A. An asset account, because store furniture has value and is therefore an asset.

I. Then when shall we debit Store Furniture?

A. When the asset store furniture is increased.

I. When shall we credit Store Furniture?

A. When the asset store furniture is decreased.

Start an account on the board with Store Furniture, and have class do the same on paper.

I. We purchased \$100 worth of showcases; how shall we record the purchase?

A. Debit Store Furniture, \$100.

I. Why do we debit Store Furniture?

A. Because the asset store furniture is increased.

Make the entry on board, or have some student make it, the class doing the same on paper.

I. What shall be our explanation?

A. Cash, because we get the store furniture for cash.

Give some more entries involving items like cash register, desk, weigher and chairs. Then make the cash records for these items, pupils first reciting what the entry is. One or two sales of store furniture may well be included, but it prices the same as the purchase price of these articles.

Summary of Lesson

Have recited and repeated the similarity between Cash and Store Furniture accounts—both assets, debited when asset is increased, etc., and the only difference—they keep record of different things. Will either account have a debit or credit balance, and why?

Assignment

A number of purchases and sales of store furniture for cash, for students to make out both Cash and Store Furniture accounts.

LESSON 4

Expense Accounts Developed from Knowledge of Asset Accounts

Have previous assignment read over so that all may check their work, or some one else's work.

I. Today we want to plan a method of recording some business transactions which do not involve only cash and furniture for the store. We need a supply of advertising cards to inform the public that we are opening a store for their accommodation. We order from the printer 1000 cards, to cost \$15. What does the printer get for his work?

A. \$15.00

I. What do we get for our \$15?

A. Advertising cards.

I. What is the value of these cards?

A. \$15.

I. How do you compare the value of the cash with the value of the cards?

A. They are of equal value.

I. What do we and the printer do with these values?

A. Exchange them.

I. An exchange of equal values is a business transaction. What is a business transaction?

I. We buy, then, for cash, \$15 worth of the card. What entry shall we make for the cash involved?

A. Credit cash because the asset cash is decreased.

I. Where shall we record our cards?

A. Open an account called Advertising Cards, or Advertising.

I. That would do nicely, but there are other little items like paper and string, that we buy, or help that we hire. These items are all incidental in running our business, and if they are small they can be conveniently recorded in one account. What kind

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CLASS METHOD OR INDIVIDUAL METHOD OF TEACHING BOOKKEEPING, WHICH?

By H. M. Clark, New Castle High School, New Castle, Pa.

[EDITOR'S NOTE.—The author of this article raises a question that has troubled many teachers of bookkeeping, and especially teachers in the private commercial schools where pupils are admitted at nearly all times of the year. Mr. Clark has reached a conclusion in the matter, and for the benefit of others sent us the article for publication. It may be that some other teachers have reached a different conclusion from that reached by Mr. Clark. We should be pleased to hear from others whether the conclusion reached agrees or disagrees with that presented in this article. The object is to call forth information that may be very helpful to many teachers.—Editor.]

The two principal elements in any class in bookkeeping are the student-body of that class and the teacher. Good textbooks and equipment are to be desired, but are valuable only to the extent of the teacher's knowledge of their application, his ability to pass that knowledge on to his class, and the ability of his class to grasp and hold that knowledge until it can be cashed in, later on, when the members of the class are out on the job.

Granting, then, that this desired combination is to be found in a class, is success sure? Is this ideally receptive class going to receive the maximum amount of productive instruction with a minimum amount of effort in a minimum amount of time? It shall, if the instructor is a convert to the truth that there is always an easiest and quickest way of doing the most, and he is able to send this truth home to his student-body, and in such a way that the students will effectively apply it in class.

Now if the teacher is to instill into his pupils this truth he himself must be a living example. He must be efficient to the fullest extent of the term. He must practice efficiency in class.

It is not the purpose of this article to outline a programme for the efficient conduct of a class in bookkeeping, but to call attention to one phase of efficiency in class management which, though not always possible, is too often neglected where entirely practicable. I refer to the class method as against the individual method of teaching bookkeeping.

I say it is not always possible—for instance in the case of business colleges, where students are admitted at any time, but in the public commercial schools and others where the personnel of the class remains the same throughout the term, it is not only possible, but I believe the only efficient way. By the class method more, quicker, and better results can be accomplished. I thoroughly believe, then by the individual method. The work is easier for both class and teacher and is more inspiring.

Adherents to the individual method may take issue with me in saying the class method is faster, arguing, I suppose, that the bright students are kept back by the slower members. True, they are, but to the same extent the slow pupils are inspired by the faster



students keener understanding of the subject, and are therefore spurred on to greater effort and faster and better work. The mission of the bookkeeping class, especially in this democratic age, is not to cater to a few especially bright pupils at the expense of the more backward ones, and that is sure to result to a greater or less extent under the individual plan, because a teacher, no matter how fair minded, will gravitate to the bright spots in his class, for from them comes most of the questions and comments. The mission of the class is to prepare every member in the class to do his share in his chosen field of activity. This can be done best by seeing that every member participates effectively in all the activities of the class. The bright students will take this part without much stimulus, and the wise teacher will use this super-interest to inspire the less active element.

The class method requires less nervous energy on the part of the teacher and, as a result, a better natured, more enthusiastic atmosphere radiates from the front of the class room. Cheerfulness and enthusiasm are contagious and will take possession of the student-body to the advantage of all. But a gloomy, bad tempered, nervous, over-worked teacher will dampen the spirits of any class to the detriment of all concerned.

Working under the individual plan, the class starts off, as with the class plan, all working on the same work, but under the former, the class is soon spread out over a large portion of the text. The brighter members are far ahead of the slower members. John, over in the corner of the room, comes up against a transaction that is not clear to him, so up goes John's hand. The teacher recognizes him and John states his difficulty (no one else in the class pays any attention as all are busy, for the time being, with problems of their own, and of a different nature). The teacher goes back to John's desk—a short trip, but added to many of its kind during the course of the day makes a long one—and explains fully to John, straightening out his difficulty, taking, possibly, five or seven minutes of the class time. In the meantime some one else has encountered a difficulty and is trying to get the instructor's attention. The chances being that the latest interrogator is located in the opposite corner from where the instructor now is, necessitating another trip, so the teacher goes over to him, and, as I have seen happen a great many times, finds himself confronted with the very same difficulty that he has just so faithfully straightened out for the first student over in the corner opposite. The latter student has been idle for some time awaiting the instructor's attention. Not having been addressed either in particular or as a member of the class, he has paid no attention to the instructor's explanation just preceding his, not knowing, of course, that it was in any way related to his own problem. So teacher patiently wades in to explain a second

time. And, as I have observed many times, that same question may come up for explanation as many times as there are members in the class. Would not that put any instructor on his nerves?

Under the class plan, where all are working on the same transaction at the same time, a difficulty immediately becomes evident and can be cleared up on the spot. An explanation to a class is bound to be more successful than one to an individual student because the variety of questions that will come from the class will be quite sure to cover every phase of the difficulty and will prompt a many sided discussion. Instead of going over this question twenty-five or thirty times, as is often the case working under the individual plan, the question is cleared up and done with in one operation.

Instruction by the class method in a bookkeeping class is the quicker, easier, and the more productive of desired results, of the two methods under consideration. It save the instructor considerable useless duplication, but, over all, its superiority lies in its tendency to fuse the whole student-body of the class into an effective working unit, of which all parts are functioning to the advantage of the whole. All difficulties are brought to light and thoroughly aired, each student gets a broader knowledge of bookkeeping, but more important, I believe, is the effect of this class method in establishing in the student a sense of responsibility for the harmonious co-ordinating of his efforts with those of his associates—a responsibility known in life as Community Spirit.

AUDITING

(Continued from page 21)

scrutinize, say, every fifth or sixth page as well as the last page of the fiscal period. If there has been any systematic stealing it will not be confined to a single month or page. The auditor must, however, have always in mind the fact that no active asset offers such large inducements for small thefts as the petty cash fund. If there are any memoranda of cash given and "I. O. U.'s" of officers and others, the auditor should insist that these be converted into cash at once. These items must not under any circumstances be accepted in place of the actual cashier.

A cashier who has advance notice of an impending audit may borrow sufficient money to make up any discrepancies between the amount that should be on hand and that actually in the drawer. After the audit, the cashier may take out of the petty cash fund the amount borrowed. To be on the safe side, the auditor should audit the petty cash the second time. A good time to begin the audit of the petty cash is in the early morning before items begin to accumulate for the day. In this way the auditor may frequently catch the embezzler off his guard.

In auditing accounts receivable the

auditor must be on the lookout for fictitious accounts placed in the sales ledgers for the purpose of deceiving the bank, a credit man, or to conceal embezzlement. To detect this class of dishonest and unscrupulous entries it is necessary for the auditor to send out to all trade debtors a statement showing the condition of their accounts according to the records in the client's office. The statements will be for the purpose of comparison. The envelopes in which the statements are sent out should bear the auditor's card and not the firm's whose books are being audited. If one fictitious account in whole or in part appears among the accounts receivable, this should serve notice on the auditor that there has been crooked work done. In other words, the auditor is put on his guard and in most cases he will unearth other suspicious entries.

The following points will be valuable in auditing accounts receivable over-due and the ascertaining of their present worth:

(1) Have the terms of credit been frequently ignored? If so, this does not necessarily mean that the debtor will not pay. The matter, however, should be called to the attention of the client.

(2) If payments are being made on account, is the balance increasing or decreasing? If the balance is increasing the time will surely come when the payments will cease altogether.

(3) If no payments have been made for some time ascertain if the proper steps have been taken to compel the debtor to pay. The attorney in whose hands the account is placed should be prodded now and then so that collection may be hurried. It has been demonstrated that the debtor pays those that follow up the delinquent cases consistently quicker than those who are lax in the collection of accounts.

(4) If a debtor begins to give notes instead of cash, ascertain the cause.

Consignments may be included among the sales if put there in good faith and if it has been the custom to so place these with the sales in previous years. However, this practice is to be condemned. To so place such consignments is surely anticipating profits. Usually the amount with which a consignment account has been charged is never realized by the commission house. All goods still in the hands of consignees remaining unsold should be added to the inventory if the consignment has not been treated as an ordinary sale. In figuring the value of unsold merchandise on consignment, the market or cost price, whichever is lower, should be used. If these outstandings cannot be determined for the fiscal period, the auditor will have to use his judgment and the results of previous years to determine the amount to be used in the inventory.

In my next article I shall complete the discussion of auditing the assets and liabilities in a balance sheet audit.



PITTSBURGH MEETING

There are no more wide-awake commercial teachers than those living and teaching in and around Pittsburgh, Penna. Their meetings are all ways well attended, and the discussions lively and instructive.

The meeting held March 29 was no exception. The Chairman of the Commercial Section of the Education Association of Western Pennsylvania, Mr. J. Walter Ross, of South Hills High School, Pittsburgh, and his assistants had arranged for section meetings for the discussion of various phases of commercial work. The Shorthand section discussed tests for shorthand pupils at certain stages in their study, the aim being to make the work in teaching shorthand uniform throughout the city. Mr. J. W. Martindill, of Fifth Avenue High School, was chairman of the committee which prepared the tests.

The teachers of Commercial Geography and Law, under the leadership of Mr. E. E. Spanabel, South Hills High School, planned to form a permanent organization. Commercial Geography, while one of the newest studies in the Commercial Department, is one of the most important; and its latest developments will be closely followed in Pittsburgh.

In the Bookkeeping Section Mr. G. E. Gustafson, Fifth Avenue High School, said the boy should have life problems, rather than book problems. The reasons for insurance are more important than the mathematics of insurance, because few pupils will be called upon to figure insurance premiums while most of them will have to decide how much insurance they will carry on their lives or their property. In this section also Mr. G. P. Eckels, University of Pittsburgh, discussed the question of fitting the boy for the job he will be called upon to fill.

The address to the whole section was made by Mr. William Skillen, of the Bureau of Salesmanship Research, Carnegie Institute of Technology. He made a plea for finding out just what is required of workers in various positions, and then fitting the boy or the girl to fill the position to which he aspires. "One of the hardest sights is to see a person who has failed from one to a dozen times, and who, while feeling himself qualified for something, hasn't found the thing which he can do well—has not found his place."

"Job analysis" must apply to school work, and teachers must anticipate the tendency of the times in this regard, and get from employers in every field those specifications as they become realities, or even if they are only tentative studies. Find out just what a bill clerk has to do—whether she must multiply, for example; whether she must be almost a mind reader in order to interpret the variety of things she gets from sales people.

"Some day, I believe, we shall see in every commercial and industrial school exhaustive records of detailed

analysis of jobs, and specifications for the individuals to fill them. I think such data in educators' hands the best material for the development of real personnel work—the implement for cultivating this thing which I have called for convenience, Interest."

Mr. Skillen's talk was listened to with closest attention by all, and the sentiment was expressed that he had pointed out one of the ways in which commercial education must step forward, if it is to meet the needs of today and tomorrow.

THE TEACHING OF BOOK-KEEPING, ETC.

(Continued from page 22)

of items are these, of paper, string, help, etc.?

A. Expense items.

I. If they are expense items, in what kind of an account shall we record them?

A. An expense account.

I. Let us call it General Expense because it may contain a number of different items under the general head of expense. Shall we debit or credit General Expense for the \$15 worth of cards?

A. Debit General Expense because the cards have a value; they are an asset and assets are debited.

I. Yes, they are an asset and we debit the account. But can you see a difference between this asset of advertising cards and an asset like office furniture?

A. The cards are soon used up but the office furniture lasts for a number of years.

I. Apply the terms short life asset and long life asset to office furniture and advertising cards.

A. Office furniture is a long life asset and advertising cards are a short life asset.

I. A short life asset is valuable for so short a time that we do not consider it as an asset at all, but as an expense, or a loss. These expenses are necessary in the conduct of our business. When we sell a parcel of goods, we wrap the goods in paper, and tie a string around. We make the price of the goods one that the buyer will pay. If we give him no paper or string, he pays the same price. If we put on extra paper and string, he pays no more. Of course, if we are going to succeed, our selling price must be sufficient to include the cost of these expenses. But we do not stop each time to figure how much of our sale is goods and how much is paper and string, or clerk hire. We assume that we get paid only for our goods and that the paper and string we give away, calling them a loss. What kind of an account then is General Expense?

A. A loss account.

I. When do we debit an account?

A. When the loss is increased.

I. When do we credit a loss account?

A. When the loss decreases.

I. What two kinds of accounts do you know?

A. Asset and loss accounts.

I. What are the rules for debiting and crediting them?

A. Debit an asset or loss account when the asset or loss increases and credit an asset or loss account when the asset or the loss decreases.

Give a number of items involving the purchase for cash of paper, string, advertising, help, light, boxes, bags, stationery, and postage stamps, and few sold for cash at cost price. Give no item of rent. Have pupils give entries orally for both the Cash and the General Expense accounts, and also write the entries on paper.

Assignment

Similar to the above drill—no new feature.

Summary of Loss

I. What kind of an account is General Expense?

When do we debit or credit such an account?

This account will have what kind of a balance? Why?

THE NEED OF FEDERAL AID FOR COM. EDUCATION

(Continued from page 19)

Administration	\$ 50,000
Teachers' Training	250,000
Higher Education	700,000
Secondary Education ..	2,000,000

As stated in the beginning, the purpose of this paper is to invoke discussion. If it succeeds on this point, it has not been in vain. Some of the points which should be thoroughly discussed before the bill is prepared, are as follows:

What federal organization should administer the bill?

What state authority should administer the bill?

How can the federal government best encourage the states to appoint supervisors?

What proof can we sustain that we need federal aid?

How should the funds be apportioned between the states?

Under what headings should the funds be divided?

How much money is needed under each heading?

What aid will the National Society for the Promotion of Vocational Education lend in securing the passage of the bill?

How may the active co-operation of other organizations be secured?

How is the best method to proceed to secure a speedy passage?

While it is true that we have never secured the proper recognition, the fault has been in ourselves. We have never asked for it. In the history of mankind there has never been a time when commercial education was so badly needed. And there has never been a time when we had such an opportunity to secure a just recognition. Why procrastinate longer? We should put our best thought and some of our money into the fight. We are only asking for our needs. Success is ours if we will only stand together and put forth the proper effort. I, therefore, ask that each commercial teacher take it upon himself to do his part.



PEOPLE WORTH KNOWING ABOUT

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

THE FATHER OF THE AMERICAN NAVY

The other night at a moving picture show, where I go sometimes to improve my intellect by seeing the artists throw custard pie in each other's faces, fall down flights of stairs, and the like, I saw some magnificent pictures of the Super-Dreadnoughts, "New York," the "South Dakota," and the

"Florida." They were going "full steam ahead" in mid-ocean, and I couldn't help thinking, as I saw those tremendous floating batteries, of the beginning of the American Navy, and of that most brilliant man, the "Father of the American Navy." The American Army has not always been all that could be desired. We talk about the "Old Continentals in their ragged regimentals" as if the Revolutionary soldiers were all heroes. Some of them were a long way from that, for there was a woeful lack of discipline, and it was only the superb generalship of the "Old Gray Fox," as the British called George Washington, and the brilliant dash of a few of his generals, like "Mad Anthony Wayne," "Arnold, the Traitor" and "Nathaniel Greene," that ever enabled us to win independence from Great Britain.

In the war of 1812 the military exploits of our army were pitiful. But the American Navy, from the very beginning down to the present day, has always been "Jack-on-the-spot." Its history has been one series of brilliant exploits, and the names of its heroes shine brightly on the pages of American history. Hull with his dying words, "Don't give up the ship!" Perry on Lake Erie; Decatur in the pirate harbor of Algiers; Farragut, lashed in the main chains of the Hartford and commanding his ship through the rain of shot and shell from the Rebel Forts of Mobile Bay, but brighter than any of these heroes shines the name of the "father of the American Navy."

The other day I asked a boy who Paul Jones was, and he said that he thought he was a distiller because he had seen his name on a bottle of whiskey in a liquor store window. A few years ago there was a rather fiery grade of liquor which bore the name of Paul Jones on its label.

Well Paul was fiery enough, and I am going to tell you this month the story of John Paul Jones, "Father of the American Navy."

A Child of the Mist and Gale

The wind was blowing a half gale from the north down the Solway

Firth, off the Scottish Coast, whipping the sea into whitecaps that sent the hardy fishermen back to shore to seek shelter from the blast. A half mile off the shore a cat-boat with a leg of mutton sail, pitched and tossed madly among the yeasty waves. The little boat was navigated by a speck of a boy, who sat calmly in the stern of the small craft.

"My God! Man!" said Mr. Young, a ship owner of White Haven, clutching the arm of Mr. Paul, the gardener of a Scottish laird, "The laddie will drown. He will never reach shore!" But Mr. Paul, the Scotch gardener, shrugged his shoulders, and said, "Oh, no. That's my boy, Johnny, and he doesn't mind, for he knows the wind, and he knows the sea, and he'll soon make the shore." And he did, and came striding up the beach, a sturdy lad of twelve, at home in gale or mist of the stormy, foggy North Sea.

The ship-master of White Haven was so impressed by the seamanship of this lad that he at once engaged him as an apprentice on one of his trading vessels, bound for the Chesapeake, in far America.

The boy was only twelve years old. That was about the age of Lord Nelson, greatest of English sea fighters, when he made his entrance into the navy as a "Middy," on his uncle's warship.

For several years John Paul followed the sea, and, at sixteen, by the death of the captain, and the mate, from cholera, he found himself in full command of a merchant ship, which he brought safely into port.

An elder brother, William Paul, had been adopted by a distant relative named Jones, who lived in Virginia. This elder brother inherited the property of the Jones family, and, himself, dying a few years later, at the age of twenty-seven, John Paul came to America, became a landed proprietor, and adopted the name of Jones, and is known to history as John Paul Jones.

He was tired of the sea, for, in addition to many cargoes of merchantmen he had brought over two or three ship loads of "Black Ivory," that is, he had been "Mate" on a slave ship. Slave ships had not yet been ruled off the sea by England, the mistress of the sea, and their cargo of negro men and women were known as black ivory.

Clouds of War

But not for long was Paul Jones to enjoy the life of landed proprietor; storm clouds were gathering on the political horizon. A mad king was on the throne of Great Britain, and the colonies were rebellious. Patrick Henry, that fire-brand of Virginia, was talking war, and in Boston harbor the rebels had given a Tea-party, and thrown a whole cargo of the taxed tea overboard.

Jones was an ardent supporter of the colonies. At a military ball at Norfolk, which was attended by some officers of the English Navy, an event occurred which made John very popular in Virginia.

Excitement ran high. The officers had been drinking, and, I presume, the colonists had taken a drop as well. There was a heated discussion in which a young lieutenant of the navy by the name of Parker, said that a revolt would be easily suppressed if the courage of the men of the colonies was not greater than the virtue of the women. Young Jones immediately knocked the lieutenant down, and waited a challenge to a duel, which did not come, for the English ship set sail, and very soon afterwards war was declared, and John Paul Jones, being an expert seaman, at once went to Philadelphia and offered his services to the new American Navy, which was made up of several wooden ships, belonging to merchantmen, and commissioned as "privateers" to attack the powerful English navy, for England was then, as she is now, "the mistress of the seas."

It was some time before the new American navy was ready for business, and Jones didn't get commissioned as captain, and the reason was rather funny.

Expensive Wit

Old John Adams, of Massachusetts, was one of the big men of the Revolution, and it was he who gave out the commissions to command these new ships. Now, the Adams family of Massachusetts has always been one that has a mighty good opinion of itself, and it was not safe to make fun of it. Old John, who afterwards became the second President, and the first Vice-President, was a stiff old ram-rod of a man, but he liked to show off his education. At an evening party he recited a poem in French to a company of young ladies who thoroughly understood that language. It is certainly safe to say that no Frenchman would have understood Mr. Adams, for, I presume, his French was much like mine, and no Frenchman ever understands that. The girls had hard work to keep from snickering. My French girls do snicker when I speak French. Young Jones was at the party, and, after Mr. Adams had gone home, the young ladies turned to Jones, who spoke French perfectly, and asked him what he thought of Mr. Adams' French. Jones, like the girls, was somewhat lacking in reverence for the high and mighty, and he said: "It is fortunate that Mr. Adams' politics are not as English as his French."

This witty remark cost Jones a captaincy, for, of course, somebody told Adams, and Old John didn't forgive anything of that kind, so Jones went into the service as a lieutenant. But it didn't take this "eagle of the sea" long to show that he was far superior to any of the captains appointed to the new ships, and it was John Paul Jones, Captain of the "Ranger," who first hoisted the "Stars and Stripes" over the crack frigate of the times.

Jones and the Stars and Stripes

Speaking of the new flag that floated over his ship, Jones said, "The flag and I are twins; born the same hour, from the same womb of destiny. We





cannot be parted in life or death. So long as we can float, we shall float together. If we must sink, we shall go down as one." A man with a spirit like that was pretty sure to be heard from when he got into action.

Paul Jones, the Eagle of the Sea

October 17th, 1777, was a great day in American history, for on that day Jack Burgoyne and seven thousand English and Hessian soldiers surrendered to General Gates, at Saratoga. Seven thousand doesn't sound big now-a-days when we rushed a couple of million men into action in a year, but it was quite an army then, and it had come from Canada, in all its gold and scarlet, with hands playing, and banners flying, to cut the Colonies in two, and shut off New England supplies from Washington, who was grimly fighting over in Jersey. Burgoyne was out-generated from the start, and John Stark gave his Hessians and Indians a terrible thrashing at Bennington. Arnold, at Stillwater, completed the work. Burgoyne surrendered, and the colonists made haste to get the news to "Old Ben Franklin" who, at the court of France, was doing valiant service for America. They were in a hurry and they gave the mission to the swiftest man in the new American Navy, and Paul Jones sailed from Portsmouth, New Hampshire, on the "Ranger," November, 1777. The girls of Portsmouth wove the cloth to make new sails for the "Ranger."

To the congress that sent him he said: "I will spread the news thru France in thirty days!" It took anywhere from two months upward to cross the Atlantic in those days of sailing ships. But in thirty-two days the "Ranger" cast anchor in a harbor of France, and three days later Jones placed the welcome despatch in the hands of Dr. Franklin.

Paul Jones at the Court of France

The young sea captain was just a little over thirty years of age. This description is taken from a French writer of that period: "He was five feet seven inches tall; slender in build; his features delicately molded of classic cast, and when in repose almost melancholy in expression, but when animated, they lighted up wonderfully; his hair black, and his eyes large and brilliant, and of a peculiar dark gray that at once under excitement, turned to lustrous black; his complexion, swarthy, almost like that of a Moor. He was a master in the art of dress and personal adornment. When he went into battle, it was with gold laced coat, gold epaulets, cocked hat, trimmed with gold, and full powdered wig. At the court it was commonly remarked that, though he was a comparatively poor man, he never failed to be the best dressed man at any dinner or party he might attend, and his bearing was that of complete ease, and also military, to the highest degree." Says the same writer: "Next to the magic of his eyes is the charm of his voice. Surely the most musical and perfectly modulated voice ever heard, whether speaking any of the

three languages, English, French, or Spanish." It is rather difficult to believe that this fine "chevalier" of the French court, fluent talker with the ladies of gay Paris, could be the same person as the ruthless and deadly sea-fighter, hero of the most desperate sea duel ever fought on the ocean; the same man who sent terror to the hearts of all the inhabitants of the coast of England. Such a man was Paul Jones in 1777. Jones begged Dr. Franklin to give him an opportunity to show England that she was not the undisputed "mistress of the sea." But he had a lot of trouble before he got the chance he was looking for.

He went to Amsterdam to inspect a ship in process of construction there, which he hoped to obtain. When he came back he found that his second in command, Simpson, had stirred up some trouble with the crew, and himself had assumed command of the "Ranger." It didn't take long to settle the affair. Jones said, "I am the Captain of this ship by authority of Congress, and because I am your senior in rank, but we will put that to one side. I am captain of this ship because I am the best man on it, and if you have any doubt on that point, we will settle it right here and now." Simpson was a brave man, but he didn't have any doubt, and Jones resumed command, and made ready to sail early in April of 1778.

The Gift of the Duchess

The day before the expedition started, the Duchess De Chartres gave a luncheon to Captain Jones at her villa just outside of Brest, where her husband, the Duke, was in naval authority. The Duchess greatly admired the American, and she was one of the most brilliant ladies of France, great granddaughter of Louis XV, the "Grand Monarch." At this luncheon the Duchess gave to Jones a superb gold watch, which her grandfather, a famous French admiral, had once owned. Jones was greatly surprised at this magnificent gift, but he said: "May it please your Royal Highness, if fortune favors me, I shall one day lay an English Frigate at your feet." He came as near keeping his word as it was possible to do so.

The Yankee Falcon Flutters the English Dovecote

Captain John Paul Jones put to sea in the Yankee Frigate, "Ranger," with the Stars and Stripes flying at her peak, amidst the first firing of French guns, in salute of that starry emblem, and, during the next few weeks his name became a terror to the coast town of the British Isles. How they hated and feared the "Yankee Falcon," as they called him. That wasn't the only thing they called him, either. I would hate to repeat to you young readers all the names bestowed on Captain Jones. The latter part of the month he encountered, and captured, the sloop of war, "Drake," twenty guns, and one hundred and fifty-seven men and officers, after a

hard battle of a little over an hour, at close range.

The "Drake" was the stronger ship with more men and more guns than the "Ranger," but she didn't have Paul Jones, and so he brought back his prize to Brest, to the amazement of the Frenchmen, who didn't think such a thing possible.

A long period of delay followed this brilliant exploit, but Jones finally succeeded through the aid of Dr. Franklin and the French King in getting an old merchantman, known as "Le Duras," with permission to get such recruits as he needed from the French Navy, and with money to complete her armament. He was greatly elated with this success, and the Duchess de Chartres sent for him and presented him with a purse of nearly fifty thousand dollars. In honor of Dr. Franklin, whose Poor Richard Almanac was well known in America, Jones changed the name of the ship from "Le Duras" to the "Bonhomme Richard," and with three other small vessels he set sail to ravage the English Coast.

The cruise lasted fifty days, and circled the British Isles. It was a dazzling series of exploits, culminating in the bloodiest and most savage sea duel ever fought between two war ships.

The Greatest of Sea Duels

The world famous fight between the "Bonhomme Richard" and the "Serapis" was fought under the moonlight of a September evening, in 1779, and it lasted four hours and a little more.

The scene was just off Flamboro' Head, a promontory which juts out from the English Coast into the North Sea. The "Serapis" was a new ship of the English Navy, entirely up to date, and carrying guns that threw three hundred pounds and more of metal to the broadside. Pretty small change, that, now! The "Richard" was an old tub, fixed over into a war ship, and her guns wouldn't throw much over two hundred and fifty pounds when the whole broadside was banging away. The "Serapis" had a crew of about three hundred and twenty-five picked seamen of the English Navy, commanded by one of the bravest of officers, Captain, afterwards Sir, Richard Pearson. The "Richard" had a mixed crew of French and Americans, and other foreigners picked up any old place Jones could get them, and there were three hundred and ten fighting men, but the "Richard" had Jones, and John Paul Jones more than made up all the difference in armament, crew and equipment. The Serapis was conveying a long line of supply boats going to the British Navy. Forty of these small craft on a bowline were headed south when Scarborough bailiffs rowing hurriedly from shore warned the captain of the Serapis that just around Flamboro' Head was a strange, black craft, flying no colors, but, said they, "We fear it is Paul Jones," and the Yankee Falcon's beak and talons were



already red with English blood; so the Serapis, trimmed for battle, and the powder monkeys hurried from the magazines with ammunition for the long-gleaming guns.

Slowly around the Head the two ships drifted together in ominous silence; the yellow-sided Serapis, and the "Richard," black as jet. The Union Jack floated from the Mizzen peak of the Serapis, but no flag fluttered above the rigging of the "Richard." Under the moonlight the ships came within pistol shot of one another, before the hail of "What ship is that?" from the Serapis, brought the answer, "The American Ship, 'Bonhomme Richard,' Captain John Paul Jones," and a roar of cannon followed the bursting of the Stars and Stripes from the peak of the Richard, and the duel was on.

A Wild Night's Work

And a grim deed it was! Jones knew his only chance was in closing with the more powerful English ship, and taking her by fierce fighting. That was why he had displayed no colors, and waited until the ships were at point blank range. But at the first discharge several of the old guns with which he had been obliged to equip the Richard burst, because the Master Gunner had overcharged them. The cannoners were blown to pieces by their own guns, or came tumbling to the upper decks in terror, in more danger from their own guns than from the guns of the Englishmen. To add to the confusion as the ships came together, the gunner's rammers coughing and the shot blowing holes fairly through the rotten hull of the Richard, two hundred English prisoners who were in the hold of the Richard, set up a cry that they were drowning, for the water was pouring in on them through the riddled sides of the sinking ship, and the officer in charge opened the doors, and let them loose on the deck, among the fiercely fighting crew, who, led by Jones himself, were putting up a savage battle. With his own hands the Captain chained together the head gear of the Serapis and the Mizzen Mast of the Richard, thus holding the two ships together, for his own ship was sinking. Seeing the French commandant of Marines quit his post on the quarter deck of the "Richard," which covered the point of the English deck where chains held the ships together, Jones leaped like a tiger among the panic-stricken Marines, and himself led the fight, laughing and swearing in English and French, as he rapidly fired and loaded muskets that were handed to him by his assistants. His cocked hat was shot off, and, with it, went his powdered wig. A midshipman handed it back to him, and he said, "Never mind the hat, put it in the cabin. I will fight this out in my scalp."

In the frightful conflict the Mizzen top of the Richard had been shot away, carrying with it the flag, and Captain Pearson, seeing the flag gone, shouted, "Have you surrendered?"

Jones' immortal answer, "I haven't yet begun to fight" came ringing back, and the fierce duel went on, a duel to the death, but it was soon over.

There came a frightful explosion on the English ship, and men came pouring in panic from her gun decks. Jones had put rifle men in the fighting tops of the Richard to pick off the officers and gunners on the Serapis. Some of these rifle men were armed with hand grenades, and one of them tossed a hand grenade through an open hatchway of the Serapis, down on to the gun deck below. The powder monkeys, boys of fifteen or sixteen, had piled up great quantities of gun powder in bags beside the guns. This hand grenade exploded the bags of powder, killing nearly all the gun crews, and, with her deck piled high with dead, her guns disabled, most of her officers slain, and the crew of the Richard, black and crimson, with smoke and blood, coming over the bulwarks cutlas in hand, Captain Pearson surrendered.

After the Battle

The Richard for some time had been kept from sinking only because she was lashed to the British ship. Her deck was piled high with dead. Of the three hundred and more who had gone into the fight less than a hundred able bodied men were left to take care of the prisoners, and Jones decided to give the old ship as a coffin to those who had given their lives in this greatest of all historic sea duels. Here are his own words: "No one was now left aboard the Richard but our dead. To them I gave the good old ship for their coffin, and in her they found a sublime sepulcher. She rolled heavily in the long sweep, and settled slowly by the head. The ensign gaff shot away in the action had been fished out of the water, and put in its place, and our torn and tattered flag was left flying when we abandoned her. So the very last vestige mortal eyes ever saw of the "Bonhomme Richard," was the defiant waving of her unconquered flag as she went down, and, as I had given them the good old ship for their sepulcher. I now bequeathed to my immortal dead the flag for their winding sheet."

Jones came back to France to such a reception as was never given before in that enthusiastic country. The Duchess de Chartres gave him a magnificent reception, and at it he presented her with the sword of Captain Pearson, of the Serapis.

It will be remembered that before sailing Jones had told the Duchess that, in return for the watch she had given him, he would lay at her feet an English Frigate. He said: "May it please your Royal Highness, it would be inconvenient, if not embarrassing, to undertake the literal fulfillment of my promise. The English Frigate, however, lies in the harbor of L' Orient, with French colors flying from her masthead. The best that I can do to keep my word is to lay at your feet the sword of the noble officer who commanded that English Frigate. I have the honor to

surrender to the loveliest of women the sword surrendered to me by the bravest of men—the sword of Captain, the Honorable, Richard Pearson, of His Britannic Majesty's late Jantlesship, the Serapis."

Some maker of nice speeches was John Paul Jones, fierce and savage fighter as he was.

The future life of Paul Jones is somewhat shrouded. He never came back to America, but for fourteen years spent his time between France and Russia. Catherine, the Czarina of Russia, called him to take charge of the navy. The Revolution was over, and there was no American Navy. He went to Russia, but was disgusted with conditions there, and returned to France, which was already seething with rebellion, the shadow of the bloody French Revolution was over all the land. Its outbreak was imminent, when in 1792, the landlady of the modest lodgings of Paul Jones, going to his room, found him partly kneeling, and partly lying across the bed. He was almost fully dressed, his boots on his feet, but his magnificent heart had ceased to beat. He had been in poor health for some time, and his death was not unexpected.

The French Revolutionary Assembly at once adjourned, out of respect to his memory. But the wild wave of blood and terror swept over Paris. Marie Antoinette and Louis Sixteenth died on the scaffold. Most of the nobility of France lost their heads under the guillotine, and nobody knew, or, if they did, forgot where was buried the body of John Paul Jones.

More than a hundred years later General Horace Porter, our minister to France, instituted a search for the body, and found it in an obscure cemetery, in old Paris. General Porter had the body exhumed, and a French warship brought it to this country, where it was received with high honors, and it now lies in the crypt of the United States Naval Academy at Annapolis.

Is it any wonder that with such an heroic father the navy of today contains such brilliant, dashing, and heroic sailors and marines?

L. B. Edgar and W. L. Jarvis are instructors in the Y. M. C. A. Schools at Camp Sherman, O. Both men are fine penmen and experienced teachers.

A. M. Wonnell, Hughes High School, Cincinnati, Ohio, recently favored us with a number of specimens of writing in his exquisite ornamental style. Mr. Wonnell is not only retaining his skill, but seems to be improving it as time goes by. His work is of the highest order and very pleasing. We regret that the lines are too fine for engraving. Were this not the case, we should be pleased to reproduce them in The Business Educator. Mr. Wonnell undoubtedly executes business writing and ornamental writing in a way that entitles him to rank with the very best penmen in this country.



LEGIBILITY

By C. P. ZANER

LESSONS IN LETTERING

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

UNIFORMITY

The Law of Sightliness and Speed

Unlikeness of letters or distinction of details is the basis of legibility. Letters must have unlike qualities to be distinguishable. But for the sake of sightliness as well as of facility there needs to be a certain amount or degree of uniformity or similarity. Thus half of the small letters are one height and the other half are another height. Most up strokes are on one slant and most down strokes are on another slant.

These things are thus planned because lines running in a similar direction are more easily and quickly made than when running in crisscross ways. In good writing lines and letters are more orderly than in poor writing.

It is therefore essential to emphasize uniformity in size and slant and spacing in order to promote facility in both writing and reading.

This does not mean that there is some one slant or size or spacing that is best for all, but that each who would write with facility and sightliness must conform to some one size or slant or spacing depending upon taste or inclination, circumstance, space, purpose, time, and necessity.

Uniformity is a law of order that pertains to writing just as much as the law of order which pertains to society in general. For the conventions or customs of a people are but rules that conform to certain established, recognized principles which law abiding citizens choose to obey.

Poor writers are poor conformers—they are the anarchists who disbelieve in order for themselves—Bolshevism so to speak in penmanship. Let us have as little of such disordered penmanship and politics in this country as possible.

(To be continued)

The Gregg Publishing Company announce the opening of their Boston office at 80 Boylston Street, corner of Tremont, under the management of Mr. Ralph R. McMasters, formerly Assistant Manager of the New York office.

J. W. Jones, formerly with the Columbia Business College, of Chicago, is now connected with Duff's College, McKeesport, Pa. He entered upon his duties in Duff's College last September and on February 11th favored the Business Educator with a list of sixty-five subscriptions. He is a strong believer in good, practical penmanship, as is the Superintendent of the institution, Mr. H. B. Hamill, and for that reason he makes a liberal use of our journal in his classes. Duff's Colleges have long been known to maintain high penmanship standards, and surely it is in no way being lowered at present. Mr. Jones reports that matters are moving along nicely in that institution, which is now one of the Accredited Schools.

Lesson No. 10

RESOLUTIONS

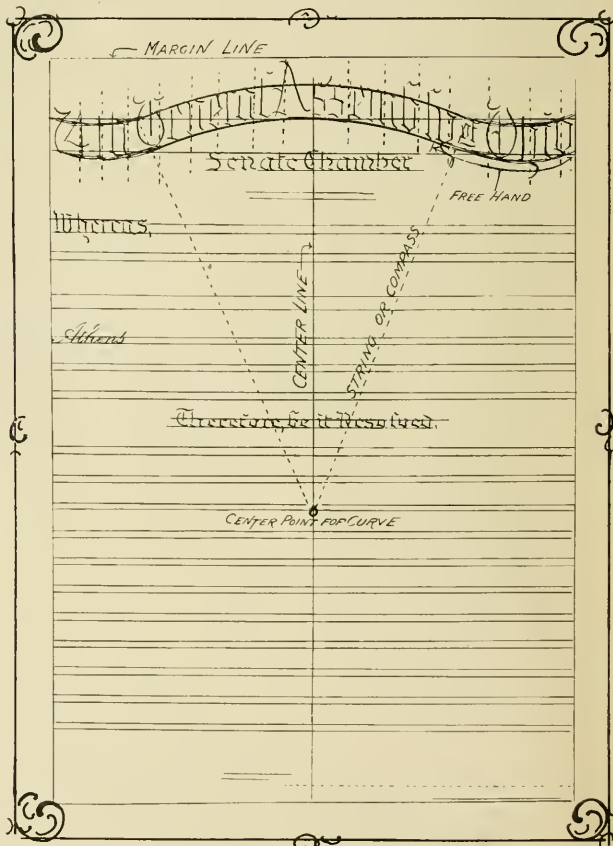
The style, ornament and elaborateness of a resolution depends to a great extent upon the price a customer desires to pay. Always give full value, but when the amount paid is small it would be foolish to give an elaborate piece of work.

Prices vary greatly in different localities and with different engrossers. The great majority of resolutions are gotten out for from \$10.00 to \$30.00, using lettering for headings and script for the body. Where higher prices are paid, more ornament is used, such as initial letters, borders, etc., as well as illumination. Some find a cheap class of resolutions nets them a good income, for a \$5.00 to \$10.00 resolution can be gotten out in a few hours

by using unretouched lettering and script, which is not so exact in detail but good in general appearance.

Planning a Resolution

After deciding upon the size of paper you wish to use, get the center and outside margin lines or limit border for the pen work. Next write or letter a line of the body on scrap paper the same size and length as you intend to make the work on the resolution. By so doing you can determine how many lines of script or lettering the material you intend to engross will make. The heading should come next. If compound curved heading is desired proceed as illustrated in the rough lay-out below.





With a string (which will not stretch) or a compass, make the center curve of the heading (in which General Assembly is lettered), then draw the two long horizontal straight lines just below the center curve, letting the top straight line touch the bottom curved line. These straight lines (which are the same distance apart as the curved lines) serve as guide lines for sketching in free hand the short ending curves of the arched curve.

Always rule vertical guide lines for lettering on curves as shown by dotted vertical lines in the lay-out. Lettering on curves in resolutions should never be slanted toward the center of the design, as printers are compelled to do. Sometimes lettering on simple curves is slanted forward to advantage.

After getting the heading outlined, and knowing how many lines and sub-headings will be needed, you can easily plan the body. The lines in the last paragraph can be put closer to-

gether or wider as desired to make the resolution fill the space. The space left for signatures and sub-headings can be widened or narrowed as desired. Sub-headings can be put in the center on a line by themselves or to the left, followed by body material. In this way space can be saved or covered as desired.

After you have lettered in headings and written or lettered the body, re-touch and add shading, flourishing, underscores, and ornament to help out the design where needed. A \$10.00 piece of work can frequently be made to look like a \$20.00 one, by adding a little embellishment.

Unless you learn to be resourceful, you will have to do many pieces of work over. Where a word is misspelled it can easily be corrected by erasing with an ordinary pencil eraser. Seldom use a sand eraser on good work for it leaves the surface so rough that it is dangerous to work over it. The rough places can be smoothed somewhat by scraping off

the fuzz with a sharp knife and rubbing the surface of the paper with the handle. Use a sponge eraser in cleaning off lines and finger prints.

The resolution used in Illustrating this lesson was executed by Mr. Zaner. It appears in the book, The Zanerian Manual of Alphabets and Engraving, published by Zaner & Bloser Company.

F. Juchhoff, a former Zanerian student, is now an Associate Professor of Accountancy in the Toledo University, the Municipal University of that city. During the summer Mr. Juchhoff will again have charge of the commercial work in the University of Virginia. He has plans laid for the work during the summer that will keep him a very busy man. He states that a week's conference of commercial teachers of Virginia and other states in the South is to be held in connection with the summer session of the University of Virginia. All of the courses he gives are of the college grade and command credit toward the B. A. degree.

TWO WOMEN the one a successful commercial teacher, the other an experienced office woman—want to rent a Business College before August 1. We will pay cash, rent, or rent on profit sharing plan. Middle West preferred. "Wanted" care Business Educator, Columbus, Ohio.

Your Last Chance to Secure Madarasz Specimens

We still have a very few handsome 25c specimens for sale from the pen of the master penman, L. Madarasz.

When these are gone you will find it very difficult to secure any of his work for your scrap book.

Order before it is too late!

Zaner & Bloser Company,
Penmanship Publishers, Columbus, O.

SCHOOL SOLICITOR A producer with ten years experience. Capable of handling all field work. Salary or commission. Address "Solicitor" care of Business Educator, Columbus, O.

Desires to Purchase Business School

An experienced school man desires to purchase for cash, a fairly large Business School in a city of 3,000 population or larger. Address, M. G., care Business Educator, Columbus, Ohio.

Learn to Write Your Name

Send me 40 cents and I will write your name on one dozen cards, each card a different style or combination. If you can get a handsomer lot of any penmen now living I will return your money. *Isn't that fair?*

THE BLUE BIRD. This beautiful specimen of off-hand flourishing is executed on dark blue paper, size 8x10 inches, in black, white and gold ink and I will promise that you have never seen anything of the kind so handsome before. Price 50c.

MY INK FOUNTAIN should be used by everyone who does head-ten lettering. It regulates the flow of ink and prevents blot, giving smooth, clear lines. Once used, always used. Price 20c each. All the above for \$1.00. Circular Free.

A. W. DAKIN, 604 West Colvin Street, Syracuse, N. Y.

74th General Assembly of Ohio

Senate Chamber

(Columbus, O.)

Whereas, The Senate has learned with profound regret of the protracted illness and recent death of the—

Honorable Charles Townsend of

Athens County, who was a member of this body during the sixty eighth General Assembly, and who was Secretary of State for the years 1861-1862.

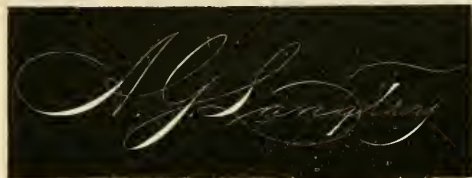
Therefore, be it Resolved,

that the Senate of Ohio, hereby expresses its high appreciation of his virtue as a citizen, his pure and able service rendered the State, and his valiant and honorable career as an officer in the Union Army. To the family and friends of the deceased, we extend the sympathy and condolence of this body, and the Clerk of the Senate is directed to transmit a duly certified copy of this resolution to his widow.

The above Senate Resolution No. 30 (by Mr. Bright) was adopted by a rising vote of the Ohio Senate, this 16th day of January A.D. 1900.

Attest:

Clerk of the Senate



Engraved by M. Montague, Chicago

*An
American's
Pledge*

By E. A. Lupfer, Zanerian College, Columbus, Ohio

E. A. Lupfer

E. A. Lupfer

E. A. Lupfer

E. A. Lupfer

Signatures by E. A. Lupfer with the Zanerian and the B. E.

I WANT TO BUY

a Business College in city of from thirty to one hundred thousand population. State price and terms in first letter. Address

P. O. Box 518, Louisville, Ky.

Buy Victory Loan Bonds to the Limit



Commercial Teachers in Very Great Demand

NEVER before in this country were so many forces joined in the promotion of commercial education. Never before has the demand for commercial teachers so far exceeded the supply. Never before have the indications pointed so strongly to the need of commercial teachers trained to meet the new problems in commercial education.

We give special Summer Courses for Teachers in July. Write to us for particulars. Get our 'Teachers' Bulletin.

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Associate Wanted

A capable shorthand man with splendid business college experience, now teaching in a large city high school, wishes to associate with a first-class commercial teacher in opening a school that will appeal particularly to mature students with a good educational foundation. Correspondence confidential. Address, **PARTNER, care Business Educator, Columbus, Ohio.**

A MAN

35 YEARS OLD; college graduate; commercial-Gregg teacher; 12 years' experience (business college and high school) including two years as manager, desires position. Will consider teaching or managerial position, or partnership, or will buy. Address Teacher, care Business Educator, Columbus, O.

TEACHERS WANTED

Young men and women who are live wires. If you are experienced or just breaking into the field, write me.

EXECUTIVE OFFICES.

BROWN'S BUSINESS COLLEGE, Peoria, Ill.

W. H. HOWLAND, MANAGER

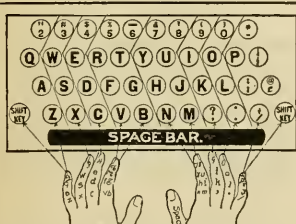
TEACHER WANTED

An expert and successful teacher of Rowe bookkeeping and business penmanship. This is a high-grade permanent position requiring a high-grade man; northern city; old established school. Give full particulars in reply. Box 193, care Business Educator, Columbus, Ohio.

Wanted—A First Class Man

We are looking for a live wire, hustling man between 28 and 40 years of age for position as supervisor of small commercial department in a business college and assistant in auditing and selling work.

If you are well qualified and want something a little better than you now have, write us. Address C-B, care Business Educator, Columbus, Ohio.



Byrne Practical Touch Typewriting

Fourteen years' success in some of America's largest schools. Contains new features making possible more accuracy and speed. By the use of our Key Board Practice Chart less typewriters are required. The text is positively a time saver and result getter. Examination copy, post paid, thirty cents.

Byrne Practical Dictation Book. Twenty-five thousand in use. Examination copy thirty-five cents.

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Byrne Combination Shorthand. Written on any typewriter or with pencil. Examination copy, fifty cents.

BYRNE PUBLISHING COMPANY
57 East Jackson Bldg., Chicago, Ill.

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For Entire West and Alaska. The Largest and BEST Agency

Write immediately for free circular.

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34th Year. Our Booklet contains interesting chapters on Peace salaries, Prospects, especially for teachers of Bookkeeping, Shorthand, Writing, etc. Sent FREE. New York, 437 Fifth Ave. Denver, Symas Building Spokane, Peyton Building

POSITIONS for TEACHERS and BUSINESS COLLEGES for Sale

We need beginning and experienced teachers to recommend. Write for our FREE literature; state qualifications briefly. If you would buy a money-making business college, write for particulars—no charge.

CO-OPERATIVE INSTRUCTORS' ASSOCIATION, 41 Cole Bldg., MARION, IND

If You Want a Change of Location and an Increase in Salary —

surely several of our four or five hundred commercial openings throughout the United States will interest you. Our positions this year excel in both quantity and quality, and must be filled between now and September 1. Salaries vary from \$75 to \$200 per month. Write to us without further delay!

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BOWLING GREEN

(INC.)

KENTUCKY

\$2,000

\$2,000

\$2,000

At the Chicago meeting of the N. E. A., Department of Superintendence, Pres. D. B. Waldo, State Normal School, Kalamazoo, Mich., argued convincingly for an initial salary of \$100 for grade teachers, with \$2,000 as a maximum. Grade teachers have a long way to go, but we now have scores of such opportunities for commercial and shorthand teachers. *Let us show you!* Application blanks free.

The NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. GAYLORD, Manager

(A Specialty by a Specialist)

Prospect Hill, Beverly, Mass.

Don't Guess! Know!

Some people guess, others KNOW. Scores of calls are coming to us for commercial teachers—from the East, West, North, South—and we may have the opportunity of a lifetime for you.

If on our list, you will KNOW whether this bureau can help you. **DON'T GUESS!** Write us today.

SPECIALISTS' EDUCATIONAL BUREAU

ROBT. A. GRANT, Pres.
516-518 Nicholas Bldg.
ST. LOUIS, MO.





IS ARM MOVEMENT PRACTICAL? IS IT WORTH WHILE?

EDITOR'S NOTE.—There are a number of very efficient teachers of Zaner Method Arm Movement Writing on the Pacific Coast. That we can vouch for, judging from the specimens from various parts of the country that reach our office from time to time. They have not only made a careful study of Arm Movement Writing, but they have taught it long enough to convince them of its superior merits in qualifying pupils to meet the demands of the business and social world. Frank A. Arnold, supervisor of writing in the public schools of Spokane, Washington, is one of them. In some way he is constantly creating interest in the work and enthusiasm his teachers, for he knows that the best results are secured only through their hearty co-operation. Mr. Arnold is one of the ablest advocates of Zaner Method Arm Movement Writing and is broad enough to invite criticism of his work. Accordingly, he wrote to a number of business men of Spokane who employ his pupils after they leave school, asking for their opinion of Arm Movement Writing. Read his note of explanation and the interesting correspondence that follows.—Editor.]

It is probable that there will always be honest critics of arm movement writing. There are many good people who really believe that much time is wasted in teaching arm movement writing; that it is not practical and therefore not worth the effort it takes to acquire it. In order to get the opinion of a representative group of business men I wrote a letter relating to the worth of arm movement writing to a number of bankers of the city. My letter and their answers will be found below:

Spokane, Wash., Feb. 21, 1919.

Mr. W. D. Vincent,

Vice Pres., Old National Bank,
Spokane, Washington.

My dear Mr. Vincent:

You helped me materially once by answering one of my questions relative to the need of arm movement writing in the banks and business offices of the city. I come to you again for help.

As you probably know, we teach an arm movement system of writing in the public schools of this city. We do so because we think that there is no other method of writing that will give smoothness, lightness of line, good spacing and speed. We contend that the best writers are young men and young women who have been trained to write with the arm. We know that many people who have been trained to use arm movement in the schools do not use it in business, but we contend that where there is a great deal of writing to be done the best and easiest way to do it is with the arm and not with the fingers.

We further contend that if a child never uses arm movement a single day after he leaves the public schools that the form of his writing will be better on account of his arm movement trainings. Do you not agree with me?

I am enclosing some pages of writing done by some of our public school children. Note the age of the writers of these pages. This is the kind of writing we are trying to teach in Spokane, and we believe there will

always be a demand for such writing.

Respectfully yours,

(Signed) FRANK H. ARNOLD.

* * *

The Old National Bank of Spokane

Spokane, Wash., Feb. 25, 1919.

Mr. Frank H. Arnold,
Spokane, Washington.

Dear Sir:

Your letter of February 20th has been received. It is rather a strange coincidence, but I can answer your question as to arm movement writing by telling of this incident: Just a few minutes ago a Umatilla Indian came into the bank to open an account. He endorsed his drafts and signed the two signature cards with a free, easy, beautiful style of writing. I asked him if, when he had been taught writing he had been taught what is called the arm movement. He smiled and said that was the method taught and that was the way he had learned to write. There are very few white men in business today in Spokane who can write as well as this intelligent Umatilla Indian.

There is no question or argument as to arm method, and if practiced and used it will bring satisfactory results. I am glad that the days of freak writing have gone. One good thing in this method is that it in no way interferes with the character that is shown in every individual's writing.

I am returning the two letters. To me they are wonderful and show the possibilities that are for all who will practice under your supervision.

Yours truly,

W. D. VINCENT,

Vice President.

* * *

The Fidelity National Bank

Spokane, Wash., Feb. 24, 1919.

Frank H. Arnold, Esq.,
Spokane, Washington.

My dear Mr. Arnold:

Answering your letter of the 21st inst., I have always favored the free arm movement in writing, believing that one not only can write better in that way, but also can attain considerably more speed, which is an object now-a-days.

The best writers in our employ are those who use free arm movement.

Yours truly,

(Signed) THOS. H. BREWER,

President.

* * *

The Spokane and Eastern Trust Co.

Spokane, Wash., March 4, 1919.

Mr. Frank H. Arnold,
Spokane, Washington.

Dear Mr. Arnold:

Your letter of February 21st is particularly interesting to me because it covers a subject which is pertinent to every line of business.

During the past two years, owing to war conditions, more than two hundred applications for positions were filed with us. These applications gave us an opportunity to investigate styles and kinds of writing. I am sorry to say that comparatively few of the ap-

plicants wrote a practical business hand. In many cases the writing was plain enough, but the writer could not use a free enough movement to become rapid.

In our experience those persons who use arm movement attain the greatest speed and efficiency. Their writing is usually legible and at the same time they are rapid enough to perform their duties with ease to themselves and with satisfaction to the bank. Most business institutions are now looking for that class of work.

The sample of writing which you sent is remarkable considering the age of the child. It shows a style of writing that we would like all of our employees to have. Both you and she are to be congratulated on the splendid start she has made.

Sincerely,

(Signed) R. L. RUTTER,
President.

C. L. Simpson, Oakman, Ala., writes: "I have been watching the work in THE BUSINESS EDUCATOR for several years and I find that there is no other journal equal to it. I am truly grateful to the contributors of your journal for the things that have been placed before me. By their help I have climbed a little higher on the ladder of success."

The above is a sample of the many letters we receive from time to time expressing appreciation of THE BUSINESS EDUCATOR. If your name is not on our subscription list as a regular subscriber, send us \$1.00 without delay so that you will not miss the many valuable articles the journal contains.

Something New — Beautiful Card Carving

Send 10c for Sample

ADOLPH O. AMBROSE,
111-113 N. MAIN ST. JANSVILLE, WIS.

Manager and Teacher

Seven years experience in business colleges will be open for position June 1. Can produce results. Address Position, care of Business Educator, Columbus, Ohio.

CAN YOU WRITE CARDS?

Card Writers are "cleaning up" selling Our Flag Cards. Send 4c for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McBEES & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

For Sale A business school in the Middle West. Good equipment, but not large. A bargain if taken by June 1. Address

J. E. M., care Business Educator, Columbus, O.

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That better results in teaching penmanship can be obtained in one half less time, cost and labor by using my Special Ruled Practice Paper and Guide Sheets. Samples to teachers for the asking.

My new invention—

THE ADJUSTOGRAPH

makes position and movement 100% SURE. Sample, 25 cents. Address
C. A. FAUST, 1024 N. Robey St., Chicago, Ill.

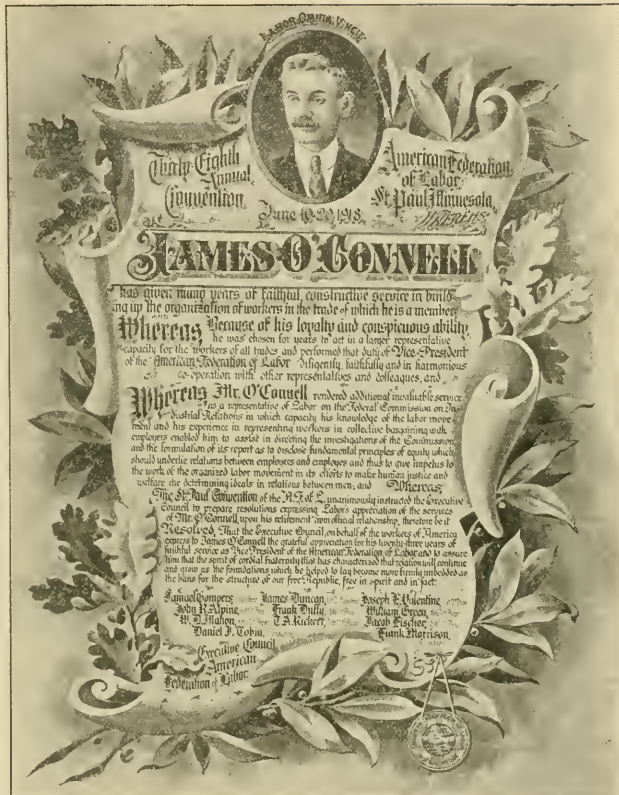
The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

We present this month for the consideration of the student of Engrossing a piece of work, one of three sets, executed for the American Federation of Labor, upon the retirement from office of three of its Vice Presidents. This piece of work was executed on a 3-ply sheet of bristol board 22x28

inches in size. The design was first carefully laid out in pencil, reading matter as the border. Especial care must be given to the pencil lay out of a piece of work of this character because the work is not cheap and accuracy is much desired. Aside from the principal line of the lettering in the name "James O'Connell" the balance of the lettering is very ordinary, the great bulk of the work being put into the border and portrait, which was drawn in by hand from a photograph, and painted in water color. The whole of the work aside from the lettering was rendered in various shades of green obtained by mixing Hooker's green No. 2, and Payne's gray, producing a dark, olive green effect quite pleasing to the eye. Before applying the brush shading to the leaves and portrait, the pencil outline was carefully gone over with a 203 Gillott's pen, using a light wash of the color instead of ink. All pencil lines are then removed, using art gum instead of rubber. The cloud effect background was brushed in before finishing up the leaves and general border effect. Note particularly the handling of the shading on the leaves to relieve them of flatness.

Miss Estella G. Ricketson, Principal of the Shorthand and Typewriting Department of Benton's Business School, New Bedford, Mass., died on March 21st of influenza. She was in her 33rd year and had been teaching up to one week before her death. She



attended high school in New Bedford, graduated from the Business School at which she taught, and also received training at the Rochester, N. Y., Business Institute.

The B. E. Certificate maintains interest in penmanship.

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GREAT SHORTAGE WESTERN RURAL TEACHERS

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Rural Dept. — NORTHWESTERN TEACHERS' AGENCY — Boise, Idaho

See our general ad. elsewhere in this issue

NOT Pull BUT Push SPELLS Success

This is exemplified every year by those who have "the professional spirit," and year by year improve their standing and raise their standards by attending teachers' training schools and thus raising their earning-power and securing more desirable positions. Get the literature of a school that receives six times as many calls for teachers as it can supply. It is the only National Official Training School for Commercial Teachers.

BOWLING GREEN BUSINESS UNIVERSITY, Inc., Bowling Green, Ky.



Do it today!

*"Time goes, minutes slip away,
 First the hour then the day,
 Days the days will appear,
 Yet it seems almost a year!"*

By W. C. Brownfield, Cincinnati

CARD WRITING

SEND me twenty-five cents in stamps and I will send you one dozen of the best written cards you ever had. Address added free if you wish. Just try me.

G. T. TAYLOR, Penman
 207 MAIN ST. NORFOLK, VA.

Diploma Engrossing

Delays are dangerous. Don't wait until you are ready to have your diplomas for your June graduates engrossed before giving the matter attention. Write me today for particulars, so you can place your order early and have your work finished when you need it. Satisfaction guaranteed.
 G. H. ZIMPFER, 471 Gates St., Columbus, O.

HELP BRING THE BOYS HOME WITH W. S. S.

TEACHERS WANTED

All teachers of commercial subjects who desire to locate in New England should file their names, educational history, photographs, etc., with the Teachers Committee of the New England Business College Association.

This association includes thirty thoroughly reliable business colleges, of high educational and financial standing. Information supplied this committee is treated in strict confidence. It only becomes available to members of this association who need teachers. By registering with us you incur no obligation, and if we secure a position for you there is no charge of any kind to either employer or teacher.

For further particulars address

New England Business College Association Teachers Committee

GEO. F. LORD, Chairman, Salem, Mass.



Pen Work

OF VARIOUS KINDS

Cards written 25c doz. Engrossing: Flourishing (Scrap book 50c, Framing \$1.00); Pen and Ink Portraits; Commercial Art and Cartoons for advertising. Your Portraits and Cartoons of your business combined. Agents wanted. Special prices to graduating classes.

W. A. BOTT, Penman-Artist-Cartoonist
 1329 S. LAWRENCE ST. WICHITA, KANS.

This oblique penholder is made of red cedar that came from Abraham Lincoln's old home in Ky. It is perfectly and scientifically adjusted, 3 inches long. Sample by mail 35c. For one more month I will send 4 holders and 4 scrap book specimens of flourishing, 1 eagle, 1 swan, 1 bird and 1 set of artistic capitals for \$1.00.

E. F. RICHARDSON Buffalo, Kentucky

20th Century Bookkeeping AND Accounting



W. B. Brown

J. K. Kelly

F. E. Egan

D. B. Winters

L. B. Bean

H. D. Dineley

By C. P. Zaner

Help Bring the Boys Home With W. S.S.

Summer Session

UNIVERSITY OF PITTSBURGH

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June 30 to Aug. 23, 1919

A large offering of Collegiate Courses for Commercial Teachers in Stenography, Type-writing, Business English, Accounting, Commercial Spanish, Industrial Geography, Economics, Sociology, Psychology, Vocational Psychology, Vocational Guidance, Methods of Teaching Penmanship and the various commercial subjects.

Over 200 courses in Education, Economics, Music, Domestic Science, Fine and Industrial Arts, Childhood Education, Physical Education, Clinical Psychology, and all Collegiate subjects.

Free Public Lectures and Conferences daily on current National and International Topics by well-known Authorities.

For further information address

THE REGISTRAR

FOR SALE: A well established Business School in a thriving town in Western Pennsylvania, situated in a prosperous agricultural and mining section. Address M. M. S., care of Business Educator, Columbus, O.

I WILL PAY \$25 FOR INFORMATION concerning a good location for a business school, provided I open a school in that location. Address MANAGER, care of Business Educator, Columbus, O.



Long Life

I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 406 Mayar Bldg., Kansas City, Mo.

MAGIC INK

Penmen and Card Writers, increase your Written Card sales by using my Magic Ink; also a good profit from its sale to your customers. People imagine you're possessed with supernatural power. You'll be surprised with results. One dozen cards written with Magic Ink, only one.

Mystify your friends. A bottle for 15c, or a demonstration for a Three Cent stamp. Agents wanted. Write today.

J. D. Dineley

Box 873, Pittsain, Pa.

WRITTEN NAME CARDS

My price is but 25c per dozen, and with every order I will enclose one card beautifully shaded in gold. Order now!

D. A. O'CONNELL, Penman
R. D. No. 4 Le Sueur Center, Minn.

ENGROSSING AND CARD WRITING

are my specialties. Were you satisfied with your last year's diplomas, and the price you paid to have them filled in? Write for samples and prices. 12 cards, plain or fancy, 25 cents.

G. D. GRISET,
2909 Central EVANSTON, ILL.



The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

WM. O. PRATT, MANAGER

WRITE A BETTER SIGNATURE

I show yours written 12 styles. (On cards, too.) Send quarter.

A. P. MEUB, Expert Penman,
HIGH SCHOOL PASADENA CAL.



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Rockland, Me.

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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Reconstructed School, by Francis B. Pearson, Superintendent of Public Instruction for Ohio. Kraft binding, 120 pages. Price 90 cents. World Book Company, Yonkers-on-Hudson, New York.

This book is of first interest for teachers. It is written with vision and authority. Its purpose is to point the way in which larger and better results can be secured in education.

In school processes there are many elements which are recognized as constants by thoughtful people. At the same time there are many variables which should be subjected to close scrutiny to the end that they may be made to yield the largest possible returns upon the investment of time and effort. These phases of school procedure constitute the real problem in the work of reconstruction.

It is with the variables that Mr. Pearson deals, as is indicated by the subject matter of the different chapters: A Preliminary Survey of the Task Before the School; The Past as Related to the Present; The Future as Related to the Present; Integrity;

Sense of Responsibility; Appreciation; Aspiration; Initiative; Imagination; Reverence; Loyalty; Democracy; Serenity; Life.

Aims and purposes are constantly considered, for these very largely determine the quality of any work. Teachers will find the book stimulating and helpful, and all who are interested in schools can read it with profit.

Commercial Tests and How They Use Them. By Sherwin Cody. The ninth volume in the School Efficiency Monographs. 216 pages. Kraft binding, 99c. World Book Company, Yonkers-on-Hudson, New York.

This book presents the history and technic of the National Business Ability Tests, which were used as the basis for the Efficiency Employment Register of high school graduates now being offered by the United States Employment Service in New York City. Commercial Employment is here made to include office boys, general clerks, and sales people, as well as the relatively small number of stenographers and bookkeepers on which so-called commercial courses have hitherto concentrated. It is an attempt to deal with the whole mental or executive side of business, comprising about one-third of all workers, instead of the one-tenth which industrial education adherents have assigned to the mental or executive side of industry.

The Winston Simplified Dictionary, edited by William Dodge Lewis. Prin. William Penn High School, Philadelphia, and Edgar A. Singer, of the University of Pennsylvania. 800 illustrations. 820 pages. Published by the John C. Winston Company, Philadelphia, Pa. Cloth. Price 96c, postpaid.

This book has been in preparation for the past three years by a corps of experts working under the supervision of the editors. The object was to bring out the best compact dictionary of the English language ever published. It includes all of the new words which have been brought into use by the World War.

Americans are realizing now as never before that they have one country, one flag, one language. This dictionary, it is believed, will greatly help in the work of Americanization, since the book is compact, can be understood by all and used without waste of time and effort. It lists over forty thousand words, each set out in bold type, and each defined in terms easy to understand. The book is intended not only for use in the elementary and high schools of the country but it is believed to be of particular value for use in vocational and continuation schools, and in Americanization classes, where persons are endeavoring to get a command of the language to fit them for intelligent citizenship.

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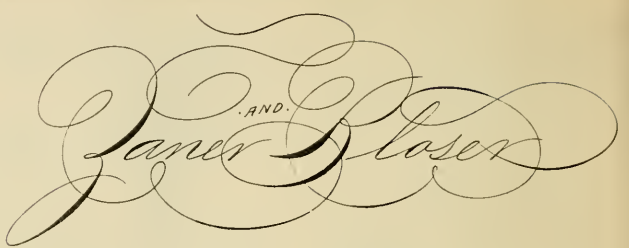
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H. P. Henry has sold the Corinth, Miss., Business College to W. D. Anthony, of Keyser, W. Va. Mr. Henry has had good success with the school since he opened last September, but was obliged to sell on account of his health. Mr. Anthony has had considerable experience in school work.

E. B. Moore, who some years ago was well known as a penman and teacher, but who has for some time past been connected with the Missouri Pacific Railway System as auditor, has returned to the commercial teaching profession. He intends opening in the near future a school of Penmanship, Bookkeeping and Shorthand in the city of St. Louis.

Miss Frances M. Keleghan is a new shorthand teachers in Merrill Business College, Stamford, Conn.

Mr. R. G. Walters is now in charge of the Commercial Department of Grove City, Pa., College.

Miss May Beard is a new teacher in charge of the Typewriting Department of the Cleveland Commercial College, Escanaba, Mich.

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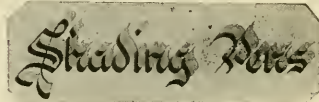
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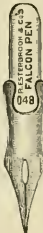
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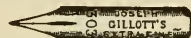
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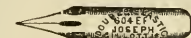
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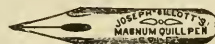
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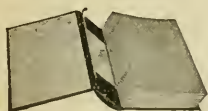
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(Title Not Yet Selected)

announced in the last issue of the Business Educator has brought many inquiries. We cannot reply definitely to these inquiries at this time, but we do request suggestions from everyone who is interested in the kind of arithmetic described in that announcement. Every good point suggested will be utilized as far as possible. It must be remembered that the plan of the book is different. Practical problems of all kinds will be thankfully received in all lines of arithmetical computation, but they must not be crab problems, that is, problems that go backwards. We want only those problems that would actually be met with in the business office. We will be glad to acknowledge in the book itself the names of all those who contribute to our effort to make a book that is of the teachers, for the teachers, and can be used by all students to their best advantage.

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We should also like to have the opinion of every interested teacher as to what subjects should be covered in the text. Just write out the table of contents you would like to have in the text you want to use. They will all be considered and worked into the text as far as possible. But remember, we do not want any theoretical problems or processes. Everything must stand the test of practical application. Series of problems in calculating by aliquot parts, calculating interest and discount, and practical problems of the counting room of all kinds and descriptions will be considered as valuable contributions. We are working for the young people of the land to provide for them a really useful training in commercial arithmetic in all its applications. A statement of the number of problems desired under each topic would be helpful.

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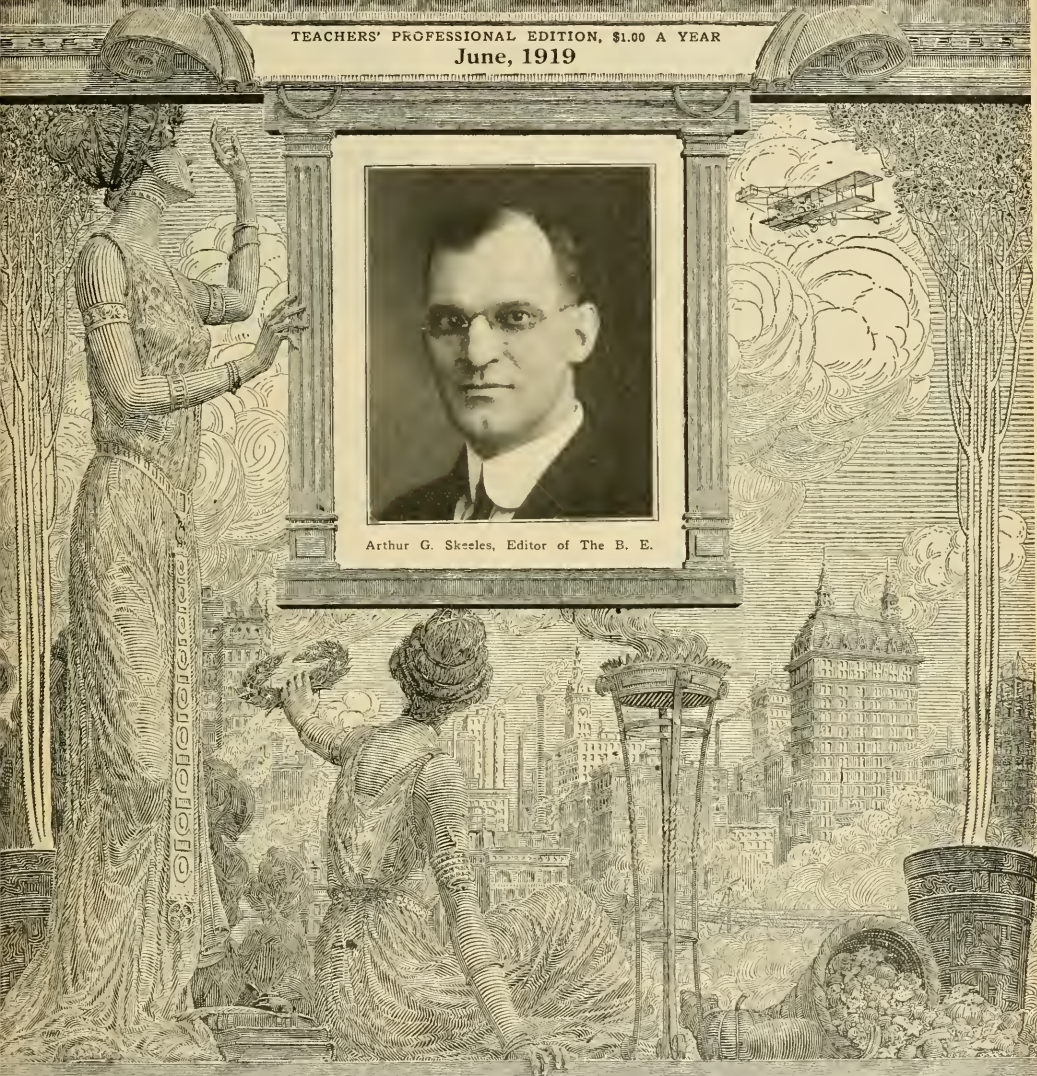
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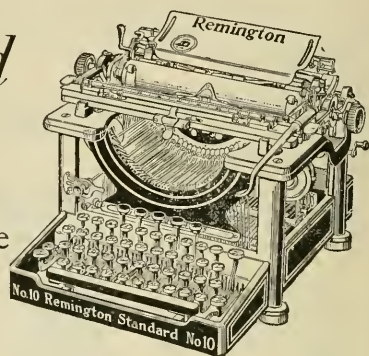
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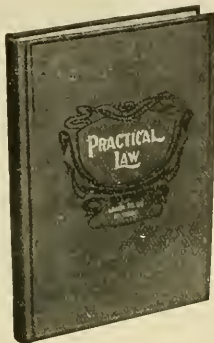
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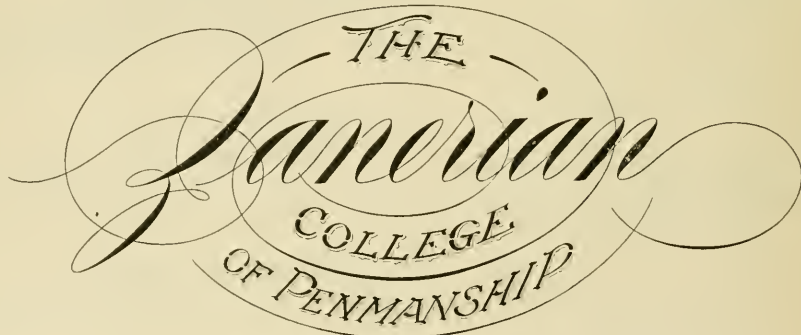
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RESULTS vs. CLAIMS

E. J. Forney

Clara Baath Bird

Commercial Department

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THE STATE NORMAL AND INDUSTRIAL COLLEGE

GREENSBORO, N. C.

April 17th, 1919.

The Gregg Publishing Company
New York

Gentlemen:

I have your very pertinent letter of the 15th. Often in the past as I have read your letters and literature, I have asked myself the question, how long, how long yet before making a change to the Gregg system.

But still I hesitate. Because—

If you had the best and largest school in the state;

If you had the best school in the South Atlantic States;

If you had the entire confidence of the business men;

If the court officials praised you for the excellence of your product;

If every competent shorthand writer sent out was eagerly sought after;

If the number admitted to your classroom was limited only by the capacity of the building;

If you had a waiting list;

If you were making \$10,000 a year for your principal;

If you knew you were a success and everybody told you that you were; yes, my good sirs, would you not also hesitate to make a change?

There are about 325 high schools in the State. Eighty or more of these are represented in my classroom today. Among my students are some from the fourteen high schools who you say are teaching the Gregg system. We are working over these students, trying to make Isaac Pitman successes out of Gregg failures.

Hardly a year passes that we do not have Greggites in our dictation room writing the Gregg system. We have observed their going-up ability with peculiar interest. Our observation of their efforts makes us hesitate still more.

We have seen your system working at first hand in our classroom.

We know that in the Isaac Pitman system we have an instrument that will stand; we are not sure that your system in our hands would do so.

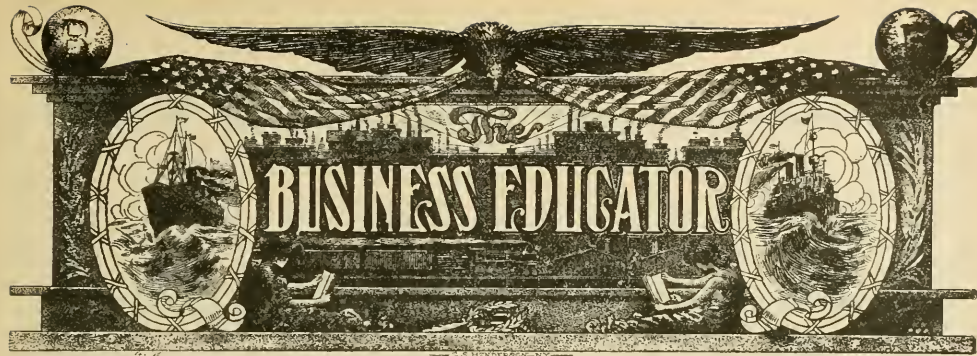
Respectfully,

(Signed) E. J. FORNEY.

Send for a copy of "WHY" and Particulars of a Free Correspondence Course for Teachers.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK

Publishers of "Course in Isaac Pitman Shorthand," \$1.50; "Practical Course in Touch Typewriting," 55c; "Style Book of Business English," \$1.00; adopted by the New York Board of Education.



VOLUME XXIV

COLUMBUS, OHIO, JUNE, 1919

NUMBER X

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year. Students' Penmanship Edition, 75 cents a year. (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

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Advertising Rates furnished upon application. The Business Educator is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

ARTHUR GLENWOOD SKEELES Editor of the Business Educator

The new editor of THE BUSINESS EDUCATOR is a big man in more ways than one. In height he is six feet two, and in other ways, such as intellectually, morally, and as a man who accomplishes things, he more than measures up to his height.

He was born on a farm in Carroll County, Ohio, in 1881. His educational equipment has been acquired by attending the country schools, Massillon, Ohio, Actual Business College, Scio College, Oberlin College, Duquesne University, and the University of Pittsburgh. He has also twice attended the Zanerian College.

His business experience was gained in Cleveland, Massillon, Columbus, Ohio, and Ellwood City, Pa., and includes work as bookkeeper, stenographer, salesman, and manager of a store. He has taught in country schools, business college, Y. M. C. A., and city high schools. For four years he was supervisor of writing in the Ellwood, City, Pa., schools, and until recently has been teaching commercial branches in Peabody High School, Pittsburgh, Pa.

During the past ten years he has frequently contributed to THE BUSINESS EDUCATOR on such topics as Commercial Law, Letter Writing and Bookkeeping. Contributions from his pen have also appeared in The Gregg Writer, Youth's Companion, Business Philosopher, Modern Methods, Remington Notes, and Journal of Education.

By nature and training Mr. Skeeles is well qualified to assume the editorship of THE BUSINESS EDUCATOR. His schooling, business experience and work as an author have made of him a man who may be termed a broad specialist. In addition, he is deeply in love with penmanship and commercial education.

We know that the family of BUSINESS EDUCATOR readers and contributors will extend to the new editor the same co-operation, encouragement and support that has been their custom in the past. Under the leader-

ship of the new editor, we predict that much good work will be accomplished.

L. L. WILLIAMS IS CALLED BY ' DEATH

Friends have sent us newspaper clippings announcing the passing of another veteran commercial educator, L. L. Williams. He died at his home in Rochester, N. Y., on May 13th, at the age of 78.

For forty years Mr. Williams was one of the leading business educators of this country, and has long been known as one of the pioneers in this calling. He began his career as a teacher of penmanship, was one of the founders of the institution that is now known as the Rochester Business Institute, and was one of the authors of the Williams and Rogers series of commercial text-books.

After severing his business connections and being inactive for several years, he again became active and founded the L. L. Williams Commercial School in Rochester in 1912, which, in the short space of three years, became a very flourishing institution. For several years past he has lived a retired life, due to failing health.

Commercial education is greatly indebted to Mr. Williams.

Good writing not only has a practical value, but indicates that its possessor has other desirable characteristics. To learn to write well you must cultivate patience, perseverance, and industry; you must observe closely, study carefully, and practice faithfully.

In learning to write you learn habits of industry, honesty, and exactness.

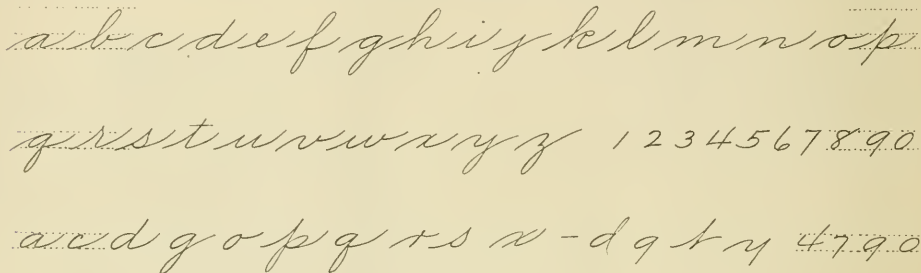
If you write well you advertise to all who see your writing that you have the determination necessary to master a difficult subject.

Is it any wonder that prospective employers ask to see your writing, and that a beautiful pen-written letter is a splendid recommendation?

Developmental Practice in Rapid Movement Writing

By Tom SAWYIER, Columbus, Ohio, R. F. D. No. 8

A study of practical styles of small letters and figures. It is well to adopt one type of letter formation for general usage, and not embody several styles in the same or different compositions. Many of the small letters always begin on the base line. It is a definite place to start, and there is no sensible objection to be raised in adopting this rule with each of the letters. This matter, however, is largely one of temperament as well as other individualities of the writer. In general practice, the tendency is to simplify form as far as possible, eliminate unnecessary strokes, etc., and, therefore, the initial impulse may be omitted in a, c, d, g, o, q, at the writer's discretion. These are problems of individuality and must be so recognized. If a student has sufficient skill and ability in controlling the movements of the pen, any of the accompanying types of letters should not be condemned, if well made. To promote plainness and quickness is the essential aim; but to condemn the omitted initial stroke in teaching or acquiring small a, for instance, would again be a pedantic emphasis upon non-essential features. Any of the letters may be poorly made by a careless or excessive writer. It requires intelligent practice to master form and movement in modern hand-writing. However, some types of letters consume more time to master than others, and thus present the most difficulties when high speed is applied. Limited space here forbids extended discussion of letter forms, but suffice it to say that individuality intelligently guided enlivens interest, encourages continuity, promotes efficiency, makes for substantial progress and power in written expression.



Development of S. Exercise 1. Start each of the ovals like an l. Retrace each six times.

Exercise 2. Start at top as shown by the arrow. Pause definitely at the little dot marked by a cross.

Exercise 3 combines an l and a horizontal, retraced oval. Pause at the little cross before swinging rightward in the finish. Count: a loop-1-2-3-4-5-6, swing.

Exercise 4. Count: 1-2-3-4-5-6-S, swing. Use a free, rolling and gliding motion. This drill may also be practiced by finish S with a dot.

Exercise 5. Count: 1-2-3-4-S, swing. Count on the up strokes for the loops.

Exercises 6 and 7. Study formation carefully before practice. The down stroke curves more than the up stroke. Pause at the reverse motion shown by the little cross and count: 1-2-swing for No. 6 and 1-2 for simplified style. Both are practical letters. Keep the crossing at half the height of S.

Exercise 8. Join small s in groups to the capital S. Count: 1-2, 3-4, 5-6, 7-8, swing. Pause at the angle in S and at the closing of each small s.

Exercise 9. Practice the word "Success" many times. Be careful in connecting the capital to the small u. Hook the c, loop e, close s.

The three script S's are similar Slant, Size and Spacing. Practice each word separately before writing the sentence in its entirety.

Development of f. Exercise 1. Use push-pull movement. Keep slant uniform; spacing regular. Count: curve-1-2-3-4-5-6, curve-1-2-3-4-5-6, curve-1-2-3-4-5-6, finish.

Exercise 2. Start at top and retrace straight line six times. Pause at the top, and connect four narrow o-like forms. Pause slightly at the closing of each form. Control the pause at the top.

Exercise 3. Always study the exercise carefully before practicing. Count: start-1-2-3-4-loop, glide-1-2-3-4-loop, glide-1-2-3-4-loop, swing.

Exercise 4 begins with the push-pull and finishes with an f. Count: a1-2-3-4-f, finish. These exercises may be joined in groups of 2 or 3.

Exercise 5. Form three l-loops and finish as an f. Create a lively movement. Pause before finish of f. Make loops similar.

Exercise 6 offers drill on the lower reverse loop. Begin with an f and connect a group of three narrow ovals suspended from the base line.

Exercise 7. Alternate l and f in groups of four letters. See that slant and spacing elements are pleasingly uniform. Keep all loops similar in length and breadth.

Exercise 8. The f begins as an l and ends as a q. Keep both yours and the back of the f straight. The crossing should be at the height of an l, and the lower part should close on the base line. Count: 1-2, 3 on the up strokes or impulses; or a1, 2.

Exercise 9. Write three f's joined. Count on up strokes, 1-2, 1-2, 1-2, swing.

The sentence affords excellent application material. Practice each word separately, then the sentence as a whole. Watch punctuation as well as slant of loops, spacing of letters and finishing strokes.



Development of G. Exercise 1. Trace the form of exercise lightly with dry pen after study of combination and direction of ovals. Do not lift the pen. Retrace each oval six times.

Exercise 2. Glide freely and easily on the fingers. Roll the arm on the muscle near the elbow. Count: glide-1-2-3-4-5, glide-1-2-3-4-5, etc. Keep the loops narrow and uniform in slant.

Exercise 3. Count: start-loop-1-2-3-4-5-6. Keep the loop of G long and the crossing near the center of the oval.

Exercise 4. Curve the up stroke considerably. Start like small l. Retrace the horizontal oval six times, pausing gently before reserving motion to make the final rightward swing. Count: curve-loop-1-2-3-4-5-6, swing.

61

¹ OOO ² SSSSSS ³ SSSSSSSS

⁴ OS OS ⁵ llls llls ⁶ SSSSSS

⁷ SSSSSS ⁸ Sss Sss ⁹ Success

Slant, Size, Spacing are the Ss.

¹ fff fff ² ffff ffff ³ fff fff ₆₂

⁴ fff fff ⁵ llff llff llff ⁶ ffff ffff

⁷ llff llff ⁸ fff fff fff ⁹ fff fff fff

Effect fine, free, firm, full forms of f

¹ OOO OOO ² cccc cccc ³ OOO OOO

⁴ SSS SSS ⁵ GGG GGG ⁶ LLL LLL

⁷ llbG Glll ⁸ Good Gann Glide

CGR GRG D.G.W LGR EG M L



Exercises 5 and 6. Start G like I or S. Be sure to make the crossing at half the slant height of the letter. The lower downward curve of G should be parallel to the first upward curve. Make the upper angle or point half the height of the loop. Compare your work with the copy. Practice intelligently. Count: 1-2-3, swing for single G, and 1-2-3, 1-2-3, 1-2-3, swing for the joined capitals.

Exercise 7. Connect three loops or I's to G, preceding and following the capital in alternation. Center attention on formation, slant, height and spacing as well as on freedom and ease.

Exercise 8. Practice each of the words separately over and over many times. Study the copy closely and aim to equal it in freedom and plainness. Join the G gracefully to the small letters.

The signature combinations should be studied carefully and practiced faithfully and intelligently. In the initials "E. G. M." note that G does not readily connect with M, and therefore is made separately. Use common sense and good judgment when joining capitals. Keep spacing even between letters.

The simplified G at the end of the line is frequently used. It is intimated that this style, if used, would better harmonize with capitals having straight line strokes as P. B. G.

THREE STYLES OF T AND F

Development of T. (First style.) Exercise 1. Begin with the "direct" oval at the arrow, retrace six times, reverse the motion and make an "indirect" oval without lifting the pen. Give care to the transition line between ovals.

Exercise 2. Retrace each double compound curve drill four times. Count on down and up strokes. Watch slant.

Exercise 3. Careful study before practice. Study form of T in exercise 4. Count: dot, over-1-2-3-4-5-6, swing. Start like number 7.

Exercise 4. Count: dot-right-down-swing or 1-2-3-4. Begin as a number 7 and end with a crescent or boat form. Make one a second.

Exercise 5. Write the words carefully many times. Note the joining of capital to small letters. Watch slant, size and spacing.

Development of F. (First style.) Exercise 1. Finish the compound curve drill with a swing to the left as in the finish of T.

Exercise 2. Retrace the "boat" finish three times and end with a little dot or "tick." Count: dot-1-2-3-4-5-6-7-dot.

Exercise 3 may be used instead of No. 2. Keep the retraced oval horizontal and divide it in crossing to produce the finish.

Exercise 4. Start with a dot as in number 7 and end with a similar detail. Count: dot-1-2-3-dot. Don't let the boat upset.

Exercise 5. Practice each word 100 times. Compare first word with the last to make improvement. It is always best to practice difficult words and letter combinations in the sentence before writing it as a whole.

Development of T and F. (Second style.) Exercise 1. After completing the retraced oval swing out to the left with confidence and power and end as shown in copy. Study, practice, compare.

Exercise 2. See how gracefully you can make the lateral compound curve after retracing the oval. Think ahead of the pen.

Exercise 3. Go right and left in a horizontal double compound curve motion. End with a swing to the right.

Exercise 4. Count: loop-swing for each cap, or the three in vertical arrangement: 1-2, 3-4, 5-6. Start on the base line. Watch spacing between each for control in placing cap on the stem on completed letter.

Exercise 5. Note slant and finish. Count: 1-2 for each.

Exercise 6. Count: 1-2, 3-4. Be free and graceful.

Exercise 7. The stem of F finishes like first style. This is a practical, time and energy conserving finish. Count: 1-2-3 or 1-2-dot.

Exercises 8 and 9. Count: 1-2-dot, loop-swing. Alternate capital T and F in later practice. Do not let the top or cap rest upon the stem. Watch position, distance and direction.

Follow with much study and practice on each of the signature combinations. Keep uniform and sufficient spacing between each capital. Frequent comparison and self-criticism is necessary to rapid progress and success. Keep a good position of body. Keep arm relaxed.

Development of T and F. (Third style.) Exercise 1. Count: curve-1-2-3-4-5-6-7-8. Stop definitely on the base line on last count.

Exercise 2. Retrace horizontal oval six times and make an i-like movement to right same height.

Exercise 3. Alternate the stem principle and the top elements to the count: 1-2, 3-4, 5-6, and repeat. Swing cap in horizontal compound curve.

Exercise 4. This is a simple, rapid, convenient letter. Watch slant and spacing elements. Count: 1-2, 3-4.

Exercise 5 is same as number 4, with the addition of the central horizontal straight line or cross. Alternate the T and F, page after page.

Give special attention to the signature combinations which illustrate the practical use of this particular style of letter. Persevere and win. It is well to keep styles of letters consistent in the signature.

Sentence and paragraph writing should receive very careful attention, both on the part of the student and the skilled writer. Interest in reading or attractive legibility, pleasing uniformity in slope, size and spacing, neatness, proper punctuation and other essential details of mechanical construction are the chief points of consideration with the trained penman.

This sentence embodies epitomized directions for guidance to success on the highway of good writing. Incidentally, this sentence contains all the small letters of the alphabet.

*Adjust body, vitalize thinking,
adapt exercises, study formation,
qualify for freedom in writing.*

— Sawyer.

0000 00 ²SSSSSS ³TTTTTTTT

⁴TTTTTTTT ⁵Tom True Thos.

SSSSS ²TTTTT ³TTTTT

⁴TTTTTTTT ⁵Fine Fair Fast

This form of T and F is practical.

000 ²000 ³222 ⁴222

⁵SSSSS ⁶TTTTTTTTTTTT

⁷SSSSS ⁸TTTTT ⁹TTTTT

T.S. F.G. F.W.B. F.P.P. F.D.T

TTTTT ²00000 ³11111

⁴TTTTTTTT ⁵TTTTTTTT

C.B.T. B.N.T. G.W.T. F.W.T. G.F.A.

Now is the time to win
a Business Educator Certificate. Write for Circular.

Page writing, sometimes called body writing, requires the exercise of all the skill we possess in using the pen. Care should be taken in the arrangement of the writing.

By A. M. Wonnell, the skillful penman in the Hughes High School, Cincinnati

Your writing problems are our problems. Let us help you to solve them.

Encouragement of pupils now and then may be far reaching in its effect. It may influence the lives of many.

The writing of pupils who have been taught the Zaner Method throughout the grades satisfies the demand of the commercial world.

The Zaner Method of Arm Movement Writing meets the American demand for efficiency in speed, legibility, etc., and is therefore a truly American method.

Written by E. A. Lupfer, Zanerian College, Columbus, O.

On Learning to Write Well

If you follow these precepts in practicing penmanship, you will become proficient with the least expenditure of time, money, and energy.

Visualize the perfect letter form until you can see every line, and crossing, and the correct proportion of every part of the letter before you begin to work!

Then practice the letter form at least an inch high (retracing each five times) with careful, rather slow, full arm movement.

When you have acquired some skill in making the large retraced forms, commence decreasing the size until you are making the letter its normal size.

Begin serious, careful work on short words, watching form and movement, as soon as you have practiced enough letters so as to be able to do so.

Get word writing down pat, then master sentence, paragraph, and page writing.

You need not scribble a mile a minute in order to use arm movement. First, get form and movement, then, acquire speed!

Code of Morals For Young Men and Young Women

By Professor William J. Hutchins, Oberlin, O.
Script by E. A. Lupfer

(Continued from May)

4 The Law of Reliability

The Good American is Reliable

An unreliable man injures his fellow citizens, his country and its cause. Our country's strength, and its service to the world, depends upon mutual confidence.

1. Therefore, neither by word nor deed will I lie, nor will I withhold the truth from those who have a right to it.
2. I will not do wrong with the hope of concealment. I cannot hide the wrong from myself, and can seldom hide it permanently from others.
3. I will not take without permission what does not belong to me.
4. Neither pleasure nor comfort nor convenience shall prevent me from fulfilling my obligations.
5. I will so speak that all whom I influence will find it easier to trust each other.

(To be continued)

Twenty-First Annual Meeting

Eastern Commercial Teachers' Association

April 18, 19, 20, 1919

PROCEEDINGS, PERSONS AND IMPRESSIONS

By CARL MARSHALL

It is just twenty years, I believe, since this Association held its second annual meeting. This was also at Springfield. A lot of water has gone under the bridge since then. In those far-away days, if we got fifty or sixty teachers to attend our conventions, we thought we were putting over something big. Now, we get three or four hundred without thinking anything of it. And these meetings have steadily improved in quality as well as in numbers. It has been my privilege to report a dozen or more of them, and I have always been able to say with both truth and consistency, "It is agreed on all hands, that this meeting is the best that has been held." I can say that again without much fear of contradiction.

There were 500 members in attendance.

Our Million Dollar The progress of Meeting Place. ideas is nearly always explained by physical facts.

The year the E. C. T. A. was organized, commercial education, as represented in the public schools of Springfield, consisted of a one-room department of thirty-seven pupils in charge of two teachers, Carlos B. Ellis and Miss Emma Thrasher. Today, Springfield has a thousand or more young people who are being trained for commercial vocations in a special building that cost the city more than a million dollars, and by a faculty of fifty teachers, at the head of whom, is the same Carlos B. Ellis, who taught bookkeeping, penmanship, etc., to those thirty-seven youngsters twenty-one years ago. Do you get that? It was indeed appropriate that the meeting that has just closed, was housed in that magnificent structure, and welcomed to its halls by Dr. Ellis, to whom mainly belongs the credit for this record of progress in the grand old Massachusetts town. I wish I had more space to give to the plan and equipment of this splendid temple of useful learning, and to the part Dr. Ellis has had in creating it.

A Program of I am safe in saying **Star Numbers.** that the mental bill of fare of this notable meeting did not include the name of one small-calibre man. As the theatre people would say, it was an all-star cast. Excluding the round table talks and addresses, there were a dozen names on the program, and every one of

them stands for a man of notable accomplishment. Here is the list. Check them over and see if I am right. Dr. C. A. Prosser, F. G. Nichols, and Harry C. Spillman representing the Federal Board of Vocational Training. John F. Forbes of Rochester; Wallace E. Bartholomew, New York Inspector of Commercial Education; William R. Hayward, Principal of the new Roosevelt Commercial High School, New York; Dr. E. W. Lord, Dean of the College of Business Administration, University of Boston; Gilbert J. Raynor, Principal Commercial High School, Brooklyn; Dr. Lee Galloway, Professor of Commerce and Industry, New York University; W. C. Crommett, a leading manufacturer of Worcester, Mass.; Carlos B. Ellis, and finally, a member of President Roosevelt's Cabinet; Hon. W. C. Redfield, Secretary of Commerce. I do not know of any previous educational convention with an array of names like that. I want you inert people who are staying away from these modern conventions of business educators, to know what you are missing.

Some of the It would take at least **Big Ideas** twenty pages of the EDUCATOR for me to give even a synoptic report of the ringing, inspiring and illuminating addresses delivered by this brilliant galaxy of speakers. I can only cull from them here and there. Some of these addresses, like those of Dr. Galloway and Harry Spillman, were fascinating and brilliantly eloquent; others,

like those delivered by Mr. Nichols and Inspector Bartholomew and Secretary Redfield, were convincingly informing. Still others, especially, the thoughtful paper by Mr. Hayward, were deeply philosophic and altruistic. To give the reader some idea of what men like these are thinking about today, perhaps I cannot do better than to quote the titles of some of the principal papers and addresses. Among the more notable were the following: "Vocational, Commercial Education—Present and Future." (Nichols) A lucid exposition of how the Government proposes to help the commercial schools. "Education, An Essential Re-adjustment Factor." (Hayward) A convincing plea that education must serve social and political and altruistic needs. "The Commercial Department in the Small High School." (Bartholomew) Showing that in the smaller high schools, where the work is under the direction of one or two earnest teachers, instruction is usually better co-ordinated and more resultful than in the larger schools where each teacher is a specialist who concerns himself with his own work only." Current Conditions," (Secretary Redfield). Commerce is becoming recognized as a profession, and like other professions, has its ideals. We must teach ideals, not merely love of dollars. Try to make the pupils intelligent. Everyone who is admitted into service in the Department of Commerce, must know at least one language besides his own and know it well enough to write a 500-word thesis on some subject and discuss that subject fluently with a native of the country. I think that Secretary Redfield's address should be printed for distribution among commercial schools.

President Healey's Those of us who **Address** know Horace G. Healey well, did

not need to hear his thoughtful and illuminating presidential address to make us know that he is a man of broad and mature intelligence. Without being either tedious, prolix, or statistical, he passed in review the progress of the last twenty years of business education, as it only could be done by a man who has lived thoughtfully and observantly through these years. He showed us that during this period, the business world has been revolutionized. It saw the rise and growth of the great corporations, trusts, and other combinations of big business; it brought into action the ideas of business system and the thousand devices of industrial and commercial efficiency; it saw the invention of office machinery in pre-teen forms. These things of progress wrought corresponding reactions upon the work of the business schools; where they once limited their efforts to the mere training of clerks, stenographers, and bookkeepers, they are now turning out accomplished secretaries, accountants and salesmen. New classes of schools have appeared,



P. S. SPANGLER
Proprietor Duff's College, Pittsburgh, Pa.;
President Eastern Commercial Teachers' Association, 1920



such as schools of higher accountancy, business administration, and schools of special training established by scores of great business corporations. Finally, the United States Government is itself, into the game with a Board of Vocational Education, backed with an appropriation of five millions of dollars as a starter. Mr. Healey called our attention to the fact that representatives of all these classes of schools were here present at this convention. "Formerly," said he, "these meetings of ours were attended by teachers only; today, we have with us managers of great colleges, heads of university departments, and high Government officials."

Mr. Healey closed his address by making several recommendations looking to the deepening and broadening of the work and purposes of the Association. These recommendations are now under consideration by the proper committees. Mr. Healey won the appreciative thanks of everybody for the vigorous way in which he started his programs off on schedule time, and carried them through without any sort of hitch or mix-up. His administration also deserves unstinted praise for the enterprise it discovered in securing the services of the "big time" men whose names appear on the program.

breath, started out to find the real meaning of the term, "Accountancy." Nobody could tell me whether they reached an agreement with Prof. Montgomery, of New York, who is reported to have said that he had been vainly trying most of his life to find out the difference between accountancy and bookkeeping. This labor completed, the Managers found needed relaxation by disporting themselves in the troubled pool of "School Advertising."

In the Bookkeeping show, Raymond G. Laird, Principal of the Boston Clerical High School, was the Ringmaster. Six interesting stunts were on the bills, including such well-known school-room performers as R. L. Long, of the Evander Childs High School of New York; C. E. Bowman, the new man in charge of the Commercial Department of Girard College; E. P. Jennison, of the Bryant and Stratton Business College of Providence; J. F. Robinson, of Burdett College, Boston; G. J. Raynor, Principal, Commercial High School, Brooklyn, and Chester M. Grover, Roxbury High School, Boston. A friend of mine said that he heard somebody say that Charley Coffin said that this show was the best show of the lot. "Did you see the others?" someone asked. "No," answered Charley, "I didn't need to."

The Pitmanic Shorthand circus was bossed by James E. Fuller, of Goldey College. There was a talk on "The Inherent Strength and Weakness of Pitmanic Shorthand" by Capt. Godfrey Dewey, of Lake Placid, N. Y., and my ubiquitous friend, James N. Kimball revealed his views as to the "Best Text-book Presentation of the Principals of Pitmanic Shorthand."

I failed to learn whose book James picked out, but I'll bet the puzzle keys Jimmy Baker gave me, that the publisher knows. After these stunts, the Pitmanickers indulged in a question-box orgy. The casualties were not reported.

The Gregg Shorthand show drew a big crowd, as it always does. The animals were kept in motion by W. W. Lewis, of the Bryant and Stratton School, of Providence. Harry Spillman talked on "Problems of the Reconstruction Board," and Mark I. Markett, of the College of the City of New York, discussed "The Greatest Need of Present Day Shorthand Teaching." John R. Gregg, who curiously enough, happened to be present, told how to make "Advanced Shorthand Teaching Effective." If sometime, when John has an hour off, he will hire a hall and tell how he made the publishing business pay. I will agree to occupy two front seats. The Greggites then resolved themselves into a Symposium, whatever that is, and led by Mr. R. R. Mc-Masters, of the Gregg Boston Office, talked about "The Best Results I Have Been Able to Obtain Under Intensive Training."

Relapsing again into my wonted

seriousness, I may add that I heard glowing reports from all these round tables to the effect that they were spirited and inspiring from start to finish, and well worth while in every feature.

I mention the penmanship round table last, not only because of its special interest to EDUCATOR readers, but because its program was fittingly concluded with touching memorial exercises devoted to the life and work and personality of our late friend and comrade, the founder of Zanerian writing. Arrangements will be made to cover the proceedings of the penmanship round table, more adequately in a separate article.

The School Owners' Free Banquet

Toward the close of the first day's session, E. H. Norman, of Baltimore, arose,

and in that preternaturally solemn and sacerdotal way of his, announced that a free banquet was to be tendered to all members of the Private School Owners' Association. Said banquet was to be an extremely de lux affair, and was to be served in one of the elegant private dining-rooms of the Gilman. Evidently, the treasury of the School Owners was to be raided for the good of the cause, and you should have seen how they beamed and licked their chops. Also, you should have seen the pensive and regretful expressions on the faces of those unhappy school owners who had not yet secured their memberships. Then Bro. Norman added in a sort of I-forgot-to-mention-it way, that inasmuch as the glad eats were to be served by a group of deserving and highly refined waiters who were contributing their services for the occasion, it was thought only just and proper that the guests should show their appreciation by contributing two dollars apiece to the head waiter in the way of a tip. There was a slight falling off in the anticipatory chop-licking, when this suggestion was made, although, of course, everybody recognized its propriety, and the banquet, a very excellent one by the way, was duly served to some fifty guests. When the good cheer had been disposed of, Bro. Norman, as host, assumed the role of toast-master, and called on several of the guests for impromptu remarks. The important contributions under this head, came from Charles M. Miller, P. S. Spangler, and John E. Gill, the able trio who last year, went to Washington and succeeded in getting the Government to put business schools on the list of preferred industries, thereby relieving commercial teachers from the draft obligation. Mr. Miller gave a very interesting account of how the committee had achieved success in this undertaking, so vital to the work of the business schools and the employment necessities of the Government. Mr. Spangler followed with a forcible

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Lively Work of Divers times in the Round Tables

I have envied the my humble career amoeba, which, as all good naturalists know, has the power to separate itself into two or more parts, each part being able to carry on without regard to the operations of the others. The afternoon devoted to the round tables found me again longing for this amoebic quality. There were five thrilling round table performances going on at once, viz: 1. Private School Owners and Managers; 2. Bookkeeping; 3. Penmanship; 4. Pitmanic Shorthand; 5. Gregg Shorthand. Can you imagine a small boy trying to absorb a five ring circus, each show going on under a different tent? Well, that was me (or I, if you are grammatically insistent.) It simply can't be done. All I could learn coherently about these several merry-go-rounds, was from hear-say,—and from the printed programs. From these, it appears that the Managers, led by Charles M. Miller, of New York, and doubtless armed with scarch-warrants, set out to answer the query, "Where is the Quackery of the Short-time Shorthand Systems?" They were hunting down three distinct kinds of said quackery; first, the shorthand that is taught in thirty days; second, the kind that is taught in seven days; (Sunday included); third, the interesting variety that is learned in five hours. Whether the raiders succeeded in running any or all of these to cover, I could not learn.

When this hunt was over, the Managers, without stopping to get their



THE BENEFIT OF THE PRIVATE TEACHERS' AGENCY TO THE DISCRIMINATING EMPLOYER

An Address Delivered at Chicago, February 25, 1919, by John Wayne Richards, Head Master Lake Forest Academy, Lake Forest, Illinois.

[EDITOR'S NOTE—Our readers may not all know that there has been a movement on foot to establish free Federal teachers' agencies in all parts of the country, which everybody must help to support through taxation, although only a few are to get the benefit of the service. At first glance, such a service would seem to be a great public benefit, but, as in most other things, there are two sides to the question, and Dr. Richards in the following address given before the National Association of Teachers' Agencies, at Chicago, in February, sets forth this matter in such a way that should interest every school man, whether employer or teacher.]

The first private teachers' agency was established seventy-two years ago in Boston, Massachusetts, by Samuel Whitcomb, Jr. From that beginning has grown up the great system of Teachers' agencies which now covers our Country. The Teachers' Agency has become quite an important factor in the educational world.

Time was when the teachers' agency was looked upon as a refuge for the lazy and incompetent, job-hunting teacher, from which he might spring upon the unwary employer and by deceit and subterfuge land a job for the ensuing year. The agency was looked upon as a sort of illicit business enterprise, where sharp practice was the rule in landing teachers in jobs just to secure fees with not much thought of fitting men and positions—indifferent to the idea of rendering real service. I am not so old, but I can remember when I looked askance at agencies, and regarded with doubt teachers whom I knew to be registered in them. I have changed my mind about agencies, partly because of the change that has come about within the agencies themselves with the resultant changes in sentiment toward them, and partly because of my experience in securing teachers thru their aid. I have come to look upon teachers' agencies as fulfilling a real educational need. During the past two years when conditions in securing teachers were most difficult owing to the war situation, and peculiarly difficult for me as Headmaster of a boys' private academy, where not only must all teachers be men but in most cases unmarried, the private agency was almost indispensable. I do not know how I could have located acceptable men to fill up my staff without agency help.

During the past few years I have employed quite a number of men—some through appointment bureaus of colleges—some through knowledge conveyed by friends and acquaintances, and some—the largest number—through the teachers' agency. I have had good, bad and indifferent men. I have checked up on the matter and find that I have engaged thirty-two men in the past six years. Of these twenty were secured through agency help and twelve outside of agencies.

Of the twenty secured through agencies, fifteen were what might be termed satisfactory men and five unsatisfactory—that is, 75 per cent made good. Of the twelve secured otherwise six were satisfactory and six not so—that is, 50 per cent made good. There you have the comparison in one school. It should be interesting to hear a summary of results made up from a considerable number of schools.

When one stops to consider, it is not surprising that the discriminating employer can be greatly benefitted by the private agency. In the first place, the time should be past for Superintendents, Principals and Faculty Committees of Boards of Education to select their teachers from the restricted field that is available through personal visits from applicants or through written applications from candidates. There should be a clearing house for the distribution of teachers, and the agencies certainly serve that purpose in a large degree. The field open through personal effort on the part of teachers or employers is much smaller and the quality of teacher, as a rule, is lower, since the teacher who is not succeeding in one position is more likely to try to secure another place through personal canvass and perhaps local influence and "pull" than to submit his record to the fair and unbiased methods of the reputable agency. The agency is the place where real merit counts for more than in any other method by which teachers and employers are brought into touch with each other. In other words, it is now coming to be the accepted thing for good candidates to rest their cases largely with agencies and the poor sticks to strive by dint of personal campaign and effort to secure places with the careless and uninformed employers who wait to choose from what happens along. The situation is reversed from the more or less general impression of some years ago. Fortunately, we have come to the definite opinion, backed by facts, that the agency is quite as valuable to the employer as to the teacher. A mutual service is rendered which has become relatively of more and more importance to the employer, especially in these later years when good teachers are increasingly difficult to find.

The reputable agency is unbiased regarding its candidates. They have no special candidates to support for this or that position for reason of political preference, social position or family ties. They play no religious favorites. They are interested in furnishing the employer with the best candidates on their lists commensurate with the kind of position and salary offered. Service is and should be their watchword, and they are specialists in rendering it. If for no other reason, it is good business for selfish ends, for a permanent agency to provide good teachers. That is the best capital stock of a permanent agency, namely, the good will of employers and teachers. If an agency

tries to foist off on an employer any sort of teacher just to secure an immediate fee, that agency loses the future good-will both of the employer and teacher, for the teacher is inclined to blame the agency for having been a party to placing him where he did not make good.

When an employer enters the vastly widened field offered by an agency he will find on file the names of a larger number of candidates whose papers and photographs may be gone over more or less rapidly. Let me say here that every agency should have fairly good photographs of its candidates on file with the other information. From these papers it will be determined definitely that certain candidates will not qualify. Then those remaining can be discussed frankly with the officials of the agency. It is astonishing how much information can be assembled by a live agency about its candidates. Quite generally, not all the information available at the agency, is found in the written record. In a majority of cases some one or more of the agency managers will have information to give which has been obtained by personal interview with the candidate or his employer or through other sources. Generally, this special information is most valuable and also accurate. It has been my experience that the agency men, as a rule, are very candid and honest in giving their personal opinion. More than once I have sensed the warning "caveat emptor." Further, references are much more inclined to be frank and honest when writing confidential reports to an agency than when writing a personal recommendation "To whom it may concern," for the candidate's possession or to a prospective employer of the candidate. I have seen letters from references about certain men on file at an agency and then later have seen letters from the same references in possession of the candidates themselves who were making personal applications outside the agency, and be assured that frequently they did not read the same at all. A valuable side-light may be offered by reading the letters of a candidate to the agency. His real character and personality may be more fully revealed by the letters he writes to the agency than by those he writes to the employer. I can remember a man I was once seriously considering employing, and while I was weighing his merits with those of other candidates a letter arrived at the agency from him which was filed. When next I was in this agency to look over his papers again before finally deciding on him, I saw this letter. It was very poorly written, had a misspelled word, and worst of all he was nastily upbraiding the agency for not having found a position for him. I decided not to offer him the place. Later I found that he was an unsatisfactory man and a sort of academic I. W. W. Candidates do not seem to know that their letters to an agency are filed with the other papers, and thus a source of infor-



mation is opened up which is not carefully groomed by the candidate for making an impression. The very fact that agencies do file such letters, so that they are available to the employer, is an indisputable piece of evidence showing their honest intentions to put the employer in possession of all possible information concerning their candidates.

Another time in looking over the papers of a candidate I came upon a blank filled out by a member of the Board of Education of a rural school where the young man had taught in his early experience. Among other things he said the young man was "stout and hearty, a good singer and dressed stylish." In addition to this, there was a good amount of information conveyed by this David Harum's estimate of the man. A candidate in filing his papers with an agency is not likely to claim to be able to teach subjects that are not his specialties. Otherwise he may claim to be a Latin teacher if that subject is required, or a mathematics teacher if such position is open when he is making a personal application to an employer. When the employer asks an agency for a mathematics teacher they recommend only such candidates as they know have special qualifications in this field. Thus the employer is more certain of getting what he needs. Again it is often necessary by the working out of a schedule, that an unusual combination of subjects is wanted. The employer may want a man to teach Latin and handle a musical organization in the school; he may want a man who can teach mathematics and coach athletics. These combinations are difficult to find by the individual efforts of the school official. Because the agency has a large number of candidates with various abilities it is likely that some one can be found who has the combination desired.

The discriminating employer comes from schools of the better class; those which have a high standing. Such schools have a personality. There are certain ideals, certain aims and certain traditions that attach themselves to these institutions. They become recognized as standing for these or for those features especially. These school policies must be maintained and thus must be done largely by the class of instructors whom they employ. These teachers must have certain special preparation and certain personalities to fit into the system and to further all the interests of the school without friction. The head of the system, whether he be Superintendent or Principal, has certain qualifications that he desires in the teachers of his corps. The good agency is on the alert to get this information concerning each school; and also to locate such candidates as fit the situation. This feature of their work is appreciated by the school official, and he becomes accustomed to dealing every year with those agencies that has sensed the spirit of his school, and can furnish such candi-

dates as will be in tune with its life and work.

The school business means just what these terms imply. There is a certain amount of business affairs attached to every system. The more important of the two terms, however, is the word school. Its problems cannot be solved by one on the outside. More and more school efficiency is approaching a science, and teaching is becoming a profession. The soul of the school is the men and women who have charge of the actual instruction. The success of the school cannot be greater than the success achieved by the teaching staff. The most important task, therefore, that confronts a school official is the selection of his teaching corps. When he turns to the teachers' agencies he wants real help. This can only come from a school man; one who has been a part of an educational system and has mastered the problems of the teacher. He must know the subjects taught and their scope; he must know the training necessary for the proper preparation of the teacher in each of these subjects; he must be able to judge the personality that will inspire and lead. It is necessary, therefore, that teachers' agencies have as managers and assistants, men and women who have had long and successful experience as educators. When this is more nearly universally true the service which reliable agencies render will be more highly valuable. The agency should have a trained representative as an outside man. His business will be to visit schools, to see instructors at work, and from his personal observation to select good teachers for the lists of the agency. His training, of course, should be thorough to the end that he may know good teaching when he sees it; and his knowledge of human nature should be so keen that he can recognize and analyze personal traits. His judgment of teachers should be so good that when a school official requests a teacher of such and such qualifications that he can name the candidate that will meet the requirement.

The plan of having Government agencies replace the private agencies does not promise to be beneficial to educational interests. The promoters of this plan claim an economic saving can be effected. Even admitting this claim, that which could be gained is not worth much as compared with what will be lost in the efficiency of service as performed by private agencies through the striving of competitive effort. Fortunately, for this splendid country of individualism and initiative, there are many Americans who still believe that work and effort on the part of private individuals constitute the best way to succeed and to make progress. In addition there are many who will question whether an economic saving will be effected. Our experience with Government control as concerned with efficiency and economy in about one thousand different fields of endeavor in the last

two years does not tend to create assurance as to either economy or efficiency. At any rate, the gentle taxpayer should realize that the cost, whatever it may be, will come out of his pocket sooner or later, whatever scheme is employed. Is it not better to have the initial expense borne by the ones who profit directly by the efforts of the agencies?

Private versus Government Agencies

If there is any field where the efforts of government paternalism in such respects are as likely to go amiss as another, it is right in the educational field. We are still living on the earth, and not in the pearly realm which exists only in the periphery and foolish imagination of the Bolsheviks whose creed seems to be expressed by the asinine formula "something for nothing for everybody." There is too much tendency on the part of some to hope for the consummation of the Bolshevik idea of heaven before we cross the river Styx. Miracles of this kind cannot be wrought by legislative legerdemain.

Some of the more optimistic may be taken in by the "blue sky" vision and think that Government control of agencies will prove an educational boon. The chances are that those in whose minds the scheme was fathered are not so much interested in that phase as they are in contemplation of an additional opportunity to afford more political jobs and thus to extend the party machine and to make politics more powerful. There is a great opportunity to do just that thing by placing teachers in positions through the party agency. It might prove quite as valuable in politics as the control of postmasters. Let us do our best to keep rotten politics out of our educational field. Already it has permeated our public school system far too generally.

Irrespective of the source of the idea, whether conceived in sincerity or hatched in the spirit of graft, it will not work out. We have seen how Government control has failed where the dealing was almost entirely with physical commodities. The foregoing statements needs no citation of cases to verify it. Furthermore, Government agencies for the handling of laborers and artisans have proven unsatisfactory. Right here in Chicago in Madison Street the private labor agencies are running again after having been closed by request in order that the Government agencies might have a try at the game. If Government control in the foregoing respects has not worked out well, how can it succeed in the intangible and indefinite phases concerned in securing teachers where the qualities of mentality, personality, morality, honesty, leadership, energy and ability enter in? Further, there would not be the powerful incentive as in private agencies to get the right man in the right place. The Government agency official would feel that his position was

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THE ORGANIZATION AND ADMINISTRATION OF COMMERCIAL EDUCATION

Chas. L. Lewis, Head Commercial Dept., High School, Pasadena, California.

We shall concern ourselves with answering the questions, (1) what is Commercial Education? and (2) what are the agencies that make for a successful acquisition of a Commercial Education? An answer to these questions will involve a discussion of (1) the organization and administration of the content of Commercial Education and (2) the organization and administration of agencies of Commercial Education.

What is Commercial Education? What must a man know to be educated commercially? "Business," says one; "Everything," says another. They are both wrong, and they are both right, for he should "know something about everything and everything about something." The educated business man must know more than business, just as the educated musician must know more than music, or the educated lawyer know more than law. Life is many sided and business is only one side of life. Commercial education selects business out of the picture and "plays it up" against the background of a broad general education.

The subject matter of Commercial education is capable of almost infinite sub-division, and may be organized in a variety of ways, but arranges itself more or less arbitrarily, into four groups of subjects, viz: (1) Stenography and Typewriting; (2) Bookkeeping and Accounting; (3) Advertising and Selling; (4) Business Administration.

The subjects the would-be stenographers should study are Shorthand, Typewriting, Business English, Penmanship, Business Arithmetic, Bookkeeping, Commercial Law, Commercial Geography, and Office Practice. If the student is preparing in a so-called "business college," of course he may select from the above list the studies in which he deems himself deficient and concentrate on them, but for our purpose we shall confine ourselves for the present to the organization and administration of public commercial education as offered by the modern high school.

The curriculum of most High Schools is so arranged as to give the pupil four subjects a year. Following this general scheme, I suggest for the pupil preparing himself for a stenographic career, the following course of study:

1st Year
Typewriting
Business English
Penmanship
Business Arithmetic
2d Year
Shorthand
Typewriting
English

3d Year
Shorthand
English
Any Science
Commercial Law
4th Year
Office Practice
Commercial Geography
Economics

Bookkeeping

American History
and Government

The student who is preparing himself for an accountant should take practically the same subjects, omitting shorthand if he chooses, and putting more emphasis upon bookkeeping and accounting. His programme should be arranged somewhat as follows:

1st Year
Penmanship
Business Arithmetic
Business English
Business Practice
2d Year
Bookkeeping
Typewriting
English
Any Science

A course of study recommended for preparation as merchant or salesman should read somewhat as follows:

1st Year
Penmanship
Business Arithmetic
Business English
Business Practice
2d Year
Bookkeeping
Typewriting
English
Any Science

3d Year
Bookkeeping
English
Commercial Law
Finance
4th Year
Accounting
Commercial Geography
Economics
Salesmanship

3d Year
Public Speaking
English
Commercial Law
Finance
4th Year
Salesmanship
Advertising
Economics
Commercial Geography

It will be seen that the three courses above vary but little especially in the first two years. This enables the commercial student to change his mind, and switch from one to another without loss of credit for work done. Pupils enter High School with no very well defined notion of just what they want to prepare for, and should be given ample opportunity to "find" themselves. Thus they are not forced to specialize at too early an age.

The first three courses are not college preparatory courses, but are designed to meet the requirements of the business world for thoroughly trained help for office and store room. A very small percentage of pupils of secondary grade who enter for the Commercial course stay to complete it. As a rule they do not even finish high school and have no intention of going on to college. The course of study for the commercial student, therefore, should not be encumbered with college preparatory subjects, but give him ample time to devote to the subjects that best prepare him for his life work.

When we realize that "Commercial pupils constitute at least one-fourth of all high school pupils, ten times the number of agricultural pupils, and five times the number of students of domestic arts, and nearly twice the number found in all higher educational institutions," we are willing to concede that the commercial pupil is entitled to special recognition, and should be given a program of his own.

(To be continued)

REPORT OF THE E. C. T. A.

(Continued from page 18)

speech setting forth the imperative need of a widely representative organization of school men to protect their interests against the hostile state legislation that is cropping out here and there through the country, and to work together generally for the common welfare. John E. Gill then wrought up the company to a high pitch of enthusiasm by a stirring and vigorous appeal to all school men to get together in an influential organization large enough and strong enough to head off, wherever it appears, this hostile legislation that is being proposed by certain narrow-minded zealots, who seem to "have it in" for the private commercial school. If every business school man in the country could have heard this eloquent and convincing appeal by Mr. Gill, it would not be a month till the Private School Owners' Association would have at least a thousand members. Every private school owner in the land should get in touch with these leaders and find out why the Owners' Association is necessary, and what it proposes to accomplish.

Some Ever since the man
Personalities of the Stone Age
emerged from his
cave, human beings have been learning the value of personal association. For one, I think I have learned more from a face-to-face contact with the earnest and clever men and women who come to our conventions, than I have learned from their speeches and papers. There is something in the shining eye and warm hand-clasp of a man that drives home to you the truth of what he stands for. And in these gatherings of ours, there are many folk who are both interesting and worth while. In this particular, it seemed to me that the Springfield meeting was more than usually rich. As I wandered about the lobbies, what a lot of them I found! Let me pick out just a few, taking them bit or miss. There was courtly John Gregg with his urbane smile, a prince among real gentlemen, his glossy Auburn locks beginning to be touched with little insinuating streaks of silver. Can it be that John will really grow old? And this time Mrs. G. was with him, showing somewhat the illness and mishaps that have afflicted her since I last saw her, but just as full of nerve and youthful humor as ever. And keen-eyed Knox, the salesmanship man, a mental dynamo who is as genial as he is electric. And who is that sprightly fellow over there, surrounded by a group of laughing friends? It is Harry Stillman, a thinker and orator, who camouflages the wisdom of fifty with the jolity of eighteen. If you don't think he is a deep-water vessel, read his new book, "Personality." Then, turning a corner suddenly, I bump into a real white-haired youngster, Cragin, "the Sage of Holeyoke."

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The Teaching of

Bookkeeping and Accounting

By H. E. COWAN

Arlington, Mass., High School

Article 3

LESSON 5

A lesson for the General Expense account has just been outlined.

This present lesson, number five, may well be given over to the custom of setting apart under different headings different kinds of expenses. Such classifications as manufacturing, sales, or administrative expense are too advanced for the student, but we can teach that the "more important expenses should be kept in separate accounts, so that the proprietor may see where his heaviest outlays are going and thereby know where he must try to cut down."

The item of rent was purposely left out of the last lesson so that the Rent Expense account can be taught this time. This account is similar to General Expense except that the latter is an account recording various different kinds of expense, while the Rent Expense account records only the rent expense. The same rule applies to both accounts, however. The account name should be Rent Expense and not simply Rent. Rent does not signify whether the account is a loss account or a profit account, whether the rent is paid or received. Rent Paid, of course, would be a good heading, also.

This account will take but a short time to teach, so enough time will be left in which to give a short written lesson on the four accounts so far covered.

The Ambitious Pupil

Some pupils, alert, ambitious, will break up the General Expense account into two or three others, such as the Postage, Clerk Hire, and Advertising accounts. They ought not to be discouraged if they can do this correctly; it will not make the teacher's work any harder.

Correcting Work

The plan of these lessons is for the class method of teaching, not for the individual method. In the class method there is more teaching and less mechanical labor for the instructor. In business schools privately managed, where students are admitted any day or any week, and in evening schools where pupils vary so in preparation, the class plan can be adhered to on a modified scale, by dividing all pupils into little classes, each individual to be promoted to the next group when a certain amount of work is completed.

When pupils work independently of each other from a text, the teacher has to go over all the difficult points and some of the easier ones with each individual. Each trial balance, each bill, each book must be gone over once at least for each pupil. The

class scheme abolishes this drudgery of repetition.

By keeping pupils together in their work, all papers can be checked over in a few minutes. One pupil reads his work, the others check their own or others' papers, and raise the question if the reader seems to be wrong at any point. When the papers are handed in, correcting a pile of trial balances or statements which are all based upon the same transactions is easier than checking a pile of equal size, wherein each unit is different than the others.

Regarding the rating of the home work, my suggestion would be to not grade it at all. Give the student credit if he brings in to class the assignment finished, right or wrong. The incentive to copy is largely removed. Home work is done under a variety of conditions at home, an incorrect paper done in a crowded home may represent more actual thought and work than a correct one done in a quiet home. Furthermore, assignments are given for the purpose of affording practice, not to test the student's knowledge. The fair way to grade home work is on the basis of neatness, if at all.

When an assignment has been given and is brought in and has been gone over in class so that the writer knows his faults if there are any, the paper should be collected then or at the end of the period unless it is to be used to do further work. Failure by the instructor to collect the home work will develop failure by the young people to bring in the work.

The fair basis for rating of what the student knows is the written lesson. Give them often, unannounced, and make them short. After each new account is taught and outside work and class drill of sufficient amount have been given, a written lesson or even an oral test will show how much the class knows of the subject. It will also show whether the subject has been properly taught and whether misconceptions must be remedied before going on. The grade of these little tests considered with the regularity and promptness of the home work furnishes a good basis for rating.

Material for all of these early exercises can be found in most elementary texts. Sometimes you will have to drop a few transactions from an exercise in order to get transactions which do not involve anything more than the principles which have been or are being taught.

LESSON 6

Merchandise, Purchases, and Sales Accounts

After the previous assignment is checked up in class, review the rules for debiting and crediting assets and losses.

Instructor. Will the accounts that we have so far studied keep track of everything we handle in our business?

Answer. No, we have no account to keep track of the goods we buy and sell.

1. Before we can start an account we must know what to call it. What does the merchant call the goods that he buys and sells?

A. Merchandise.

1. What shall we call our new account?

A. Merchandise account.

1. Can you form the rule for debiting and crediting the Merchandise account?

A. Merchandise is an asset because it has value, therefore we should debit increases in merchandise and credit decreases.

1. When does the merchandise increase?

A. When the dealer buys merchandise.

1. When does the merchandise decrease?

A. When the dealer sells it.

1. When shall we debit Merchandise?

A. When it is bought, or increased.

1. When shall we credit Merchandise?

A. When it is sold, or decreased.

Record three or four each of purchases and sales of goods, the class doing the same on paper. Some pupil gives directions each time whether to debit or credit, and why, and all other information, the date, and explanation. Each explanation of course will be cash.

1. Now let us think about another feature of this account. What is the main difference in the uses of the asset merchandise and the asset store furniture?

A. The merchandise is bought to sell, and the furniture is bought to keep and use.

1. Why is the merchandise sold?

A. So the dealer can make money.

1. How does he make his money?

A. He sells for more than he pays.

1. What is the difference between his cost and selling price called?

A. Gain. Profit.

1. Either word is correct. But which is the one commonly used in business?

A. Profit.

1. What kind of an account then is Merchandise?

A. Profit account.

1. What happens to our profit if our selling price is larger than the cost?

A. The profit is increased.

1. On which side do we record our sales?

A. On the credit side.

1. Then give me a rule for crediting profit accounts.

A. Credit increases in profits.

1. Good; now give me a complete rule for profits.

A. Credit increases and debit decreases in profits.

1. What effect does the cost price have upon the profit?

A. The greater the cost is the smaller the profit will be.

1. Is that consistent with our rule for debiting decreases in profit?

A. Yes.

1. What kind of transactions are

(Continued on page 24)



BOOKKEEPING

George W. Anderson, Commercial Department, Butte, Mont., Public High School

Bookkeeping has for its object the classifying and the recording of business transactions systematically. Before taking up the subject of bookkeeping, a student should have some special work in arithmetic, penmanship, and spelling, and should know something of the business usages in capitalization and simple punctuation.

As to relative importance the subject next to arithmetic is penmanship. The student should have been taught to write lines that are uniform in slant, uniform in height and spacing. He should have been taught to be neat in his writing and to be especially particular as to form in figure practice, for perhaps there is nothing that will hamper the progress of a student in bookkeeping so much as a lack of neatness in writing or the inability to make legible figures. Often I have asked a student: "Is this figure three or eight?" "Is this one, four or seven?" "And what is this figure?" The teacher of penmanship should not accept a student's work handed in for correction, if it contains blots, finger prints, or any of the seemingly violations of instructions as to form. It is obvious that if such results are not opposed, his written work is likely to exhibit similar characteristics later on. I do not wish to be understood to say that because a student's work in bookkeeping contains blots, finger-prints, etc., such is due to a lack of attention during a course in penmanship, for it is a very exceptional case wherein work of this kind does not contain some defects in quality; however, defects in the forms of letters and figures might be traceable to previous instruction, while frank criticism of the student's work as to common carelessness will have a bearing on the mechanical part of his bookkeeping course.

During the special course in arithmetic, preparatory to taking up the subject of bookkeeping, if one-third of the time could be given to addition, it would not be amiss. A pupil in addition is not efficient until he can go up a column of figures, reading the combinations as easily as he can the words in an English sentence. He should practice columns in addition, composed of numbers, say, from 1 to 100, until correct results can be obtained, the first time trying, in nine problems out of every ten.

Frequent drills in subtraction and multiplication are also necessary, and some work in division is equally important. And during the work in these fundamentals of arithmetic, it would be a good plan to have the class verify their results; in addition, add from top to bottom; in subtraction, add the result to the subtrahend to get the minuend; likewise, in multiplication and division, use the converse processes.

I am frequently reminding my students in bookkeeping to verify their

results, especially in subtraction. When a student comes to my desk to have his check-book "ok'd" one of the first questions I ask is, "Did you verify the balance on the check-stub after you deducted the amount of the check?" So particular are we in the elementary courses of bookkeeping to guard against the common errors of arithmetic, that after every five checks are issued, the student must have his check-book "ok'd."

In common fractions there should also be plenty of work given, especially in the multiplication of mixed numbers, for billing in bookkeeping involves this feature of arithmetic. And lastly some emphasis should be placed upon the importance of working correctly simple interest and bank discount. There are elementary courses in bookkeeping that use simple interest, while in the more advanced courses, problems in bank discount are not infrequent. If such parts of arithmetic could be specialized upon until the student becomes expert, it would lessen some of the causes that often lead to discouragement during a course in bookkeeping.

Bookkeeping, arithmetic, and penmanship may be considered as correlative subjects, and the teacher of arithmetic as well as the teacher of penmanship, aiming to make the course preparatory to bookkeeping as efficient as the subject necessitates, should have full credit for whatever degree of success is attributed to the bookkeeping department.

In the main, bookkeeping is applied writing and applied arithmetic; it is a subject which trains the student to appreciate certain mechanical forms; to record business transactions with regard to fixed positions for words and numbers; and incidentally teaches him some of the facts of commercial law. And let me say in passing that one cannot teach bookkeeping in its entirety without a knowledge of commercial law; the different kinds of endorsements, which appear on business papers, the reviving of outlawed accounts; articles of agreement and co-partnership; the right that one person may have to affix the signature of another to a check — all of these and many other legal points arise during the study of bookkeeping, the explanation of which would not be convincing without recourse to commercial law. A pupil, then, who has made the necessary preparation for bookkeeping, who is of good habits, is diligent and reliable, will finish his bookkeeping course so as to meet the ordinary requirements of a business office. Such preparation is expected and should be obtained.

REPORT OF THE E. C. T. A.

(Continued from page 21)

beloved of all EDUCATOR readers. By the way, in an article some time ago I erroneously figured Cragin as being deficient in the matter of a hirsute topknot. You see, I was going by that misleading picture at the head of his page in the EDU-

CATOR. I hasten to correct the record by observing that our Sage has grey matter above as well as beneath his cranium. Brother Cragin also wants it to be understood that he is not the kind of "sage" that they put into turkey. In his case, the turkey goes into the Sage.

Do you see that slender youngish looking man with the dreamy eyes and the quiscial smile, who looks as though he were reading the crowd and making marginal notes as he goes along? It is Will Hayward, who has just been made principal of the new Roosevelt Commercial High School in New York. He is an Iowa farm boy who has come to the top in the great metropolis through hard work and efficient common sense. Hayward wins because he is not too wise to be human. And then there is Gaylord of Beverly. He also broke into our ranks by graduating from an Iowa farm a quarter of a century ago, as fine a type of self-made man as I know. But there is not an inbred intellectual aristocrat in all the sacred shades of Cambridge who have anything on this self-taught westerner, when it comes to brains and culture, and real accomplishment.

And so the list runs on—strong, brainy, virile, big-hearted men of thought and action on every hand. My brother, you have missed a lot if you have not come to our gatherings and learned to rub mental elbows with these men. They will help build you up.

For Those Who Have Passed On I think that this is the place to give the report of the committee to whom was assigned the task of calling the roll of those members of the Association who have passed into the Great Shadow within the last two years. The committee appointed by President Healey for this sad duty consisted of Carl Marshall, Chairman, and E. E. Gaylord and S. E. Bartow. Following is their report:

The shafts of Death have found many shining marks among our membership during the past two years.

At the Baltimore meeting, many of us will recall an interesting and torching address, mostly reminiscent of the old time penmen and their doings, by that sterling and lovable business school man, W. H. Patrick, of York, Pa. Within a week, he, himself, was called away to join the goodly company whose worth and works he had so fittingly described.

A little later on, G. C. Cannon, of Cannon's Business College, Lawrence, Mass., and Le Doit Kimball, of the Lowell Commercial School, Lowell, Mass., were also called. Both of these men were landmarks in the history of commercial education in Northern Massachusetts, both were clean and successful school men, and both were genial and gentle souls who are fondly remembered by hosts of friends.

Another who will be deeply



mourned, is A. R. Merrill, of Thornton Academy, Saco, Me. In him our penmen lose not only a tried and true friend, but a famous and brilliant exponent of their art. Mr. Merrill had been long associated with penmanship teaching in New England, and not long before his death, had been President of the New England Penmanship Supervisors Association.

F. B. Hess, for many years, teacher of bookkeeping in the Heffley School of Brooklyn, N. Y., is another genial friend who will meet with us no more. A modest quiet worker he was, who was best loved and most deeply mourned by those who best knew him.

The older ones among us will recall that for many, many years, no commercial school men's convention was complete, unless divers blackboards of the assembly rooms were decorated with the marvelously beautiful and chastely elegant scroll-work lovingly put there by the cunning hand of A. H. Hinman of Worcester, Mass. The hand of this artist and idealist is still forever, and how we of the older generation miss him! There was something almost mystical in Hinman's love of the beautiful in penmanship. He was a true follower of the elder Spencer, and one of the last of the exponents of that school.

Among the familiar spirits who have foregathered with us for a generation, the latest to be taken away is our dear old friend, T. J. Risinger, of Utica, N. Y. His loss comes with a sudden shock, as he passed away, hardly a week ago. He early won his spurs as a successful commercial teacher, then, just twenty-five years ago, established the Utica School of Commerce, which he developed into one of the best and most elegantly equipped small schools in the country. Like most of the old time school men, he was devoted to penmanship as an ornamental as well as a useful art, and was himself, a no mean exponent of its beauties. It is indeed sad to know that dear smiling, sunny-hearted Mr. Risinger shall be with us no more.

And now we come to name a loss that for many reasons, seems most tragic of all. It is sad enough for us to part with men who are called from us in the fulness of years and with their life-tasks well accomplished. But what are we to feel when a friend, a comrade, a fellow worker is suddenly struck down at the very zenith of a splendid life. What one of us who did not feel pain to our very heart's core when the swift news came only the other day, it seems, that Charles Paxton Zauer had suddenly dropped out of life as a star that falls from the sky?

In this tribute, necessarily brief and formal, it were better not to essay any poor attempt to put into words what emotions we must all share at the sudden passing of this rare soul. He is gone, and it is for us to endure, and to profit as we may through his noble and beautiful and fruitful life, and to find some assuagement of

its tragedy in the great compensating law: "The good that men do lives after them."

For the rest, it is left to us only to offer our poor but deep and heartfelt sympathy, to the grief-stricken families of these, our friends who are gone, and to voice our hope that they may draw from the bosom of Divine Love a consolation that no human sympathy can yield.

Work of the Business Meeting The election of officers for the E. C. T. A. has always been effected through the agency of a nominating committee. The report of this committee, which was unanimously adopted, is as follows:

President, P. S. Spangler, Proprietor of Duff's College, Pittsburgh, Pa.

Vice President, Carlos B. Ellis, Principal of the High School of Commerce, Springfield, Mass.

Treasurer, L. B. Mathias, Bridgeport, Conn. High School.

Secretary, D. A. McMillan, Central High School, Newark, N. J.

President-elect Spangler was escorted to the platform and made a happy little speech in his usual vigorous style.

The next meeting place will be Philadelphia.

A Committee on Resolutions, headed by Mr. S. C. Williams, of Rochester, N. Y., made a report that was adopted without discussion.

And so passed into history this most successful and inspiring meeting. Its important accomplishments are worthy of a better report than is comprised in this hasty sketch. Possibly, one will be forthcoming in accordance with the wise suggestion of President Healey.

I find I have overlooked mention of the very attractive and complete facilities afforded the book men for displaying their wares. These included ample space in three large and well-lighted rooms on the ground floor. Some fifteen or twenty firms had displays and these made a popular feature of the meeting.

Also, on Thursday evening, there was a delightful dancing party for all members at the Hotel Kimball. Being neither limber nor graceful enough at my time of life for such frivolity, I did not go. But L. A. Wilson and Jimmy Baker who are both experts at this form of dissipation, tell me that I missed the time of my life. Maybe I did.

THE TEACHING OF BOOK-KEEPING, ETC.

(Continued from page 22)

recorded on the debit side?

A. Purchases.

I. What kind are recorded on the credit?

A. Sales.

I. Suppose we keep the Merchandise account according to your rule, for assets, on which side shall we record purchases?

A. On the debit side.

I. Suppose we keep the account according to your rule for profit accounts, on which side will purchases be entered?

A. On the debit side.

I. In recording merchandise does it matter whether we use the rule for assets or the one for profits?

A. It does not.

I. Perhaps you wonder why we bother with the profit account rule. Later we shall need it because we shall meet with some profit accounts which cannot be handled according to the asset rule.

Assignment

Three short sets of cash purchases and sales, a very few of each, to be recorded in three Merchandise accounts. Number them 1, 2, and 3, or give them names of different supposed proprietors.

Summary

What kind of account is Merchandise? (A profit account.)

What is the rule?

How are purchases recorded?

How are sales recorded?

Say nothing about the balance of the account; this involves the subject of merchandise or gross profit or loss, which in turn brings in the subject of inventory. These can be attacked later. The student has had enough in this lesson for one day's digestion.

The next lesson will separate the Merchandise account into the Purchases and Sales accounts.

THE BENEFIT OF THE PRIVATE TEACHERS' AGENCY.

(Continued from page 20)

secure through some sort of civil service arrangement or else depended upon his party's success and his efforts to help achieve that success. In either case, there would be danger of his rendering service more or less perfunctory. There probably would not be in this system any one to check up results of the agency official's work. Also, it would be hard to check his results because of the diversity of distribution of teachers placed by him and the very intangible phases of the matter before mentioned would make it difficult. The teacher would not report that he had failed to make good and the employer would likely just decide to have nothing more to do with the agency, and thus inefficiency and useless expense would continue to exist. It is hard enough to get efficient oversight of Government officials where the results of their work are tangible and easy to check. Let us hope that the good work that private agencies are now doing may not be interrupted. They have made a place for themselves by hard work; the men who have built them up by private enterprise deserve the fruits of their labors; further, it is a pretty safe assumption that any institution of this kind which has grown through competition is justified in its existence.



PEOPLE WORTH KNOWING ABOUT

Stories from Recent Real Life

By CHARLES T. CRAGIN
Hoboken, Mass.

A D'ARTAGNAN OF THE NAVY

A newspaper item of recent date: "The Cushing came tearing in out of the ocean mist, black smoke pouring from her funnels, and a bone in her teeth, in advance of the great fleet of dreadnoughts, super-dreadnoughts, and destroyers coming home from overseas."



The Cushing is a destroyer of the United States Navy, 1085 tons burden, built in the year 1913 at a cost of \$834,500, and her speed rating is 29 knots an hour, a little over thirty miles. You see the Cushing is rather a fast boat, but she is nothing but a lobster in comparison with the man for whom she was named, William Barker Cushing, the most reckless dare-devil that ever wore a lieutenant's shoulder straps in the service of Uncle Sam's Navy.

Cushing was a Wisconsin boy, born in 1842, and he was twenty years old when the war broke out. When he was eleven years old he got a position as page in the House of Representatives and at fifteen was appointed a cadet at the United States Naval Academy at Annapolis. He resigned when the war broke out and volunteered in the navy where he was made a master's mate and for four years the records of the Navy Department at Washington were filled with a record of the dazzling exploits of this D'Artagnan of the service, culminating in the most startling exploit ever carried off by an officer of the American Navy. Paul Jones on the "Bon Homme Richard," with his own hand grappling the ships together and fighting with the marines, Decatur, going in a row-boat into the pirate harbor of Algiers, and burning the captured Philadelphia under her captors: Hobson steering the Merrimac into the narrow harbor of Santiago, under gun fire, and blowing her up, were heroes of the reckless type, but the torpedoing of the Rebel Ram, Albemarle at Plymouth dock on the Roanoke river by this Wisconsin boy lieutenant of twenty-three, is the most reckless performance I have ever heard of, and I have heard of quite a good many.

I am going to tell you about it this month, for the navy is very much in the limelight just now, and we hear stories of heroic actions on land and sea, and under the sea, and in the air, all of which go to show that heroic blood flows in the men of all the races of the whole world, but

this long haired, lantern jawed, Indian-like youth from Wisconsin stands at the top. Admiral Farragut, the most brilliant naval officer of the War of the Rebellion, told General Grant Wilson, the historian, that he deemed this exploit the most dauntless naval deed ever performed by any officer of the American Navy.

"The Albemarle" was the most powerful of the Rebel ironclads and she had successfully encountered a strong fleet of Federal gun-boats and fought them for several hours without being damaged. There was nothing in the Northern Squadron capable of meeting her successfully, and Cushing volunteered to destroy the Albemarle.

"The Albemarle," as I have already said, was an ironclad of great strength. She had already defeated the whole Federal fleet, sunk the "Southfield," exploded the boiler of the "Sassacus," and fought nine gun-boats at once without damage to herself. She had forced the surrender of a brigade of infantry because they couldn't get supplies from the sea, and the abandonment of the whole region of the Roanoke by the Federal forces, for the government had no ironclads capable of crossing the Hatteras Bar, and encountering her. The Albemarle's presence there, made all military operations impossible and Admiral Lee in command of the fleet was helpless. And then, one morning, up bobbed this lean, long Wisconsin lieutenant with a request to see the Admiral, and he said, "Admiral, I have got a plan to destroy the Albemarle, and if you approve of it, and give me a couple of launches to do it with, I will put her out of business, or I will get out of business myself, probably both." An ordinary boy of twenty-two or three, going up to an Admiral would have received scant attention, if he didn't get sent to the "brig" for impertinence, but this young dare-devil had already made people sit up and take notice, both in the fleet and in the Navy Department at Washington, and so Admiral Lee gave careful consideration to the two plans he had prepared for carrying out his enterprise, and ended by approving one of them and sending Cushing to Washington to lay it before the Secretary of the Navy. Mr. Wells' bushy white hair stood up straight when he heard what this boy proposed to do: he said, "Why my boy, you cannot do it, and you will be killed, anyway!" "Well," said Cushing, "I have got to die but once, and I have a hunch that I can do it, and come out whole. But that don't matter." Mr. Wells finally told him to go ahead and he took the first train to New York where he bought two open naptha launches, each about thirty feet long, each fitted with a small powerful engine with a screw propeller and each carrying a howitzer or small cannon, and each provided at the bow with a long boom that swung on a hinge which could

be raised or lowered at will, and which was to have a torpedo hitched to the end of it. These boats he took down to the Chesapeake Bay, one of them being lost on the way and the other reached Roanoke Sound at last, through cuts and creeks and overland with great toil and trouble.

Planning for the Attack.

At last he reached the fleet with his queer little craft, and on the deck of his ship he told the men of the enterprise he had in mind, and asked for five volunteers, assuring them that they must not expect, nor even hope, to return, for death was almost certain. Every mother's son of the sailors volunteered to go, for that young fellow had such a reputation in the navy and especially on his own ship, that the ship's crew would have volunteered to follow him "into the jaws of death, into the mouth of Hell," if he had called them, and so the launch with six men on board set out on her reckless adventure headed up the Roanoke where eight miles away the Albemarle lay moored at the Plymouth Dock. Both banks of the river were lined with batteries, and held by several thousand soldiers, while at some distance up the river a fragment of the wreck of the "Southfield," sunk by the Albemarle, stuck up out of the water and was occupied by a picket guard whose first duty it was to throw up a rocket at any sign of attack, for rumors of the intended endeavor had already reached the Plymouth authorities, and they were all ready to give a warm reception to any surprise party that undertook to make an evening call. But they didn't know Cushing. A cyclone, a rifle bullet, or chain-lightning was slow compared with that long haired Wisconsin boy, when he got into action.

The Attempt.

The attempt on the Albemarle had been carefully planned. There were six completely desperate men comprising the crew of the thirty foot launch. Its powerful little engine could send it at a high rate of speed up the river. Its howitzer was heavily charged with grape-shot or canister as it was called in those days, we call it shrapnel now. The jointed boom at the bow of the boat had a small, but powerful torpedo attached to the end of it. This torpedo was nothing like the great Whitehead torpedoes of the present war, which, with a motor attachment, swims several miles through the water and strike a blow deadly enough to sink a great ship like the Lusitania. It was more like the bombs that have been used by the anarchists of the present time to liven up the Pierpont Morgan residence or the Chicago Courthouse; amply powerful enough to blow a hole through the side of the Albemarle below her water line. It would have made no impression on the armor plate, above the water-line.



Slowly, running under reduced speed, in the early gray of the morning while the Roanoke River was heavily shrouded in fog, the launch crept over the eight miles of space till it neared the dock of Plymouth, where the Albemarle lay at anchor. They stole successfully past the batteries which lined the river banks, past the wreck of the "Southfield," with its picket-guard, and so great was the silence that Cushing almost changed his original plan and decided to go on shore; steal down through the deserted streets of Plymouth to the wharf; surprise the watchmen on the Albemarle—there were only a few men on board—capture the great ship itself, and steer her down past the batteries, a prisoner. It was a daring scheme, but he was fully capable of trying it, if he had not just at that moment been discovered from the shore.

Alarm Guns, Bells and Bonfires.

In a moment the alarm was given, guns banged away from the batteries, bells rang in Plymouth, lights sprang up on the black deck of the Albemarle and men were seen rushing to the great rifle-gun on the deck of that ship. From a near-by point of land fitting out into the harbor, a great bonfire was lighted, and in an instant the whole scene was as bright as day, in the glare of this blazing pile. And then, for the first time, Cushing saw that the big Rebel ram was protected by a boom of logs chained together and completely shutting it off from attack on the river side. This would have stopped anybody but Cushing, but when that human cyclone got going, it took more than a boom of logs to hold him back. He signalled the engineer to turn the boat and the Confederates thought he was trying to escape as the launch turned tail and proceeded swiftly down the river. But only for a few hundred feet, just distance enough to enable it to make a turn and get up speed to drive "full steam ahead" against the logs of the boom. Attaching the torpedo, he gave the signal, "Full speed ahead!" and standing high in the bows of the boat he drove her "full tilt" over the log boom, into the enclosed space where lay the Albemarle. Her great black hulk loomed over the little launch as it tore its way over the log boom into the space from which there was no escape. With his own hand he lowered the jointed boom until the torpedo was under the water; with his own hand he launched the load of canister from the howitzer; with his own hand he pulled the string that fired the torpedo; and shouting to his men: "Everybody save himself!" he threw off his hat and coat, and plunged over the side into the water just as a charge of shot from the rifle gun tore the launch to fragments and the muffled explosion of the torpedo under the water ripped a great gash in the side of the Albemarle that completely wrecked the most powerful armorclad of the Confederate navy.

After the Smash.

One of the crew of the launch had been shot dead beside Cushing. The other five were in the water. Three were soon picked up and taken prisoner, but Cushing dove and swam for a long distance, finally coming up outside the log boom not far from the shore on which there was a Confederate redoubt or fort. A sentry paced the walls and his dim form was the first thing that greeted the sight of Cushing as his head came to the surface, and he paddled softly and slowly towards the shore to make his e-cape if possible into the swamps around the redoubt. He had nearly succeeded in reaching the shore when he encountered one of his men struggling in the water, evidently wounded. One of the things that made Cushing the hero he was to all the men of the navy, was the fact that he never deserted a comrade, and he stopped and caught this man by the collar and tried to pull him ashore, but with a last gasp the man died in his arms and sank like a stone to the muddy bottom of the river where I suppose his bones still lie. The young lieutenant succeeded finally in crawling into the canebrake along the river bank and from thence he managed to creep slowly inland till he was past the redoubt. He found a sheltered spot close to the path by which soldiers came and went to and from the redoubt. Soon all the river and shore bank was alive with men searching for the two possibly escaped men of the launch. Some of them passed so near the youth as he lay there so plastered with mud that he looked like the ground itself, that he could almost touch them. Finally the search died down, for three of the crew of the launch had been picked up out of the water by boats from the shore and were prisoners, one dead man was found and they concluded that the other two had been drowned or killed and were at the bottom of the river. Along toward the middle of the day, Cushing encountered an old negro, and with a piece of money that he happened to have in his trousers pocket he hired this negro to go to Plymouth and find out whether he had been successful in destroying the Albemarle. It was a desperate chance for he knew that the negro might betray him, but if he had not succeeded he didn't care whether he got back to the fleet or not, and he took a chance, and late in the afternoon "Old Black Joe" came back with word that his attempt had been entirely successful, and that the great Rebel ram would never float again, and then, this youth, with more lives than a cat, decided that he would get back and report on shipboard and commenced the desperate attempt of returning to the fleet through eight miles of hostile swamp and river. All night long, he crept on his stealthy way by the light of the stars and when day break came he hid in a ditch until the shadows of evening were again falling. At

last, thirty-six hours without food or drink, except the muddy water of the swamp, he came to a little stream flowing through the swamp which he knew would bring him to the Roanoke River. Just across this little creek, with current so slow you could scarcely tell which way it ran, was a small detachment of Confederate soldiers gathered around a camp-fire where they were cooking their supper. Tied to a gnarled root sticking out of the water, was a small flat-bottomed boat, with a single paddle. Cautiously, the fugitive lowered himself into the water of the creek, which was black, muddy and deep. His nose just sticking out of the water, he reached the little boat on the other side and noiselessly unhitched the painter which tied the boat to the root. A cautious inspection showed him that the soldiers were busy with their supper and he swam away towing the boat after him till he got it around a bend in the creek then he climbed on board and paddled with all his power for the Roanoke. It was almost morning when his frail craft found its way into the Roanoke not far from the entrance to the Bay. A heavy swell or any kind of breeze would have promptly capsized the cockled-shell craft, almost half full of water from its leaky sides, but hardly a breath of air stirred and the water was as calm as a millpond. The east was just turning a faint pink showing the approach of day, when a sentinel marine on the flagship detected something floating on the surface of the water. He thought it was an infernal machine drifting down to destroy the ship and promptly fired his gun, and the drums beat the alarm, the crew tumbled to quarters and the gun crew sighted ready to fire. But a sight through an officer's spy-glass disclosed a little flat-bottomed boat with a man lying unconscious in it and drifting slowly down with the current. A boat immediately put off and they found in the bottom of the boat, stained with mud and blood, haggard, unkept, and barely conscious, the idol of the fleet, William Barker Cushing. A moment later a rocket shot up from the deck of the flagship, telling the rest of the fleet that Cushing had succeeded in his sensational attempt and that the Albemarle was no more. Guns were fired, bands played, and sailors cheered themselves hoarse at the welcome news. It was a day of great rejoicing and another was added to the already numerous laurels of Lieutenant Cushing on the records of the Navy at Washington.

A Happy Reunion.

A year or more later Cushing was at a hotel in Washington and on the register he saw the names of three men who had been with him on the launch the night they sank the Albemarle. They had just been released from the Rebel prison pen at Andersonville. He at once rushed to their room; he had supposed them dead. He had thrown his coat into the



water when he leaped for life just before the launch was blown to pieces and on this coat was a medal which he prized. One of these skeletons from Andersonville took that medal out of his pocket, another man took from his pocket the buttons of Cushing's coat, and a third took from his pocket the shoulder straps from that coat. They had secured them when they were taken prisoner, from the coat, fished out of the water, and all through the long year of hell while they were starving in Andersonville they had kept these relics of what they supposed was of their dead commander, and now gave them back to him.

At the close of the Civil War, young Cushing, then only twenty-two years old, had the rank of Lieutenant-Commander of the regular Navy. He also had the engrossed thanks of the United States Congress and the Navy Department in his possession, voted him in recognition of his magnificent exploit which I have described. He had in addition scores of testimonials, medals, and letters of commendation from generals of divisions, admirals, Union Leagues, and corporate bodies all over the country.

No life of Cushing has ever been written that I know of. His only history is found in fragmental records in the archives of the American Navy. After the destruction of the Albemarle, the squadron soon captured Plymouth and the surrounding country. Only one of those on the launch with Cushing escaped. All the others were either drowned, killed or captured. In speaking of his exploit he said to General Wilson, the historian, that he knew the chances were ten to one against him escaping with his life, but Cushing didn't know what fear was and he said as

he was setting out to destroy the Ironclad, speaking to his brother officers, "It's either another stripe or a coffin." He had as many lives as a cat, for more than nine times he went into the jaws of death and came out unscathed. Five times he was officially complimented by the Secretary of the Navy for heroic acts. For the affair of the Albemarle, he received the engrossed thanks of Congress, the youngest American ever so complimented and was promoted to the rank of Lieutenant Commander. He was only twenty-two when he destroyed the rebel, "Ironclad," single-handed almost. But this was not his last exploit.

At Fort Fisher, under constant heavy fire from the fort, Cushing buoyed the channel in a small skiff, continuing to work for six hours under constant fire from the fort to mark the way for the attacking vessels. In the final assault, he led a force of sailors and marines, from the "Monticello," in the attack from the sea under unceasing fire at short range, which cut down many of his men. With the remnant, he crossed a hundred yards of sand, rallied his forces and did such gallant aid to the troops, that before midnight, the fort surrendered.

Closing Days.

After the war was over, Cushing served on the Pacific and Atlantic squadrons, and in 1872, he was advanced to the rank of Commander, being the youngest officer of that rank in the American Navy. But Cushing, like Paul Jones, had burned the candle at both ends and in the middle. His health broke down and he was allowed a leave of absence to recover his shattered nerves. But his system was completely undermined

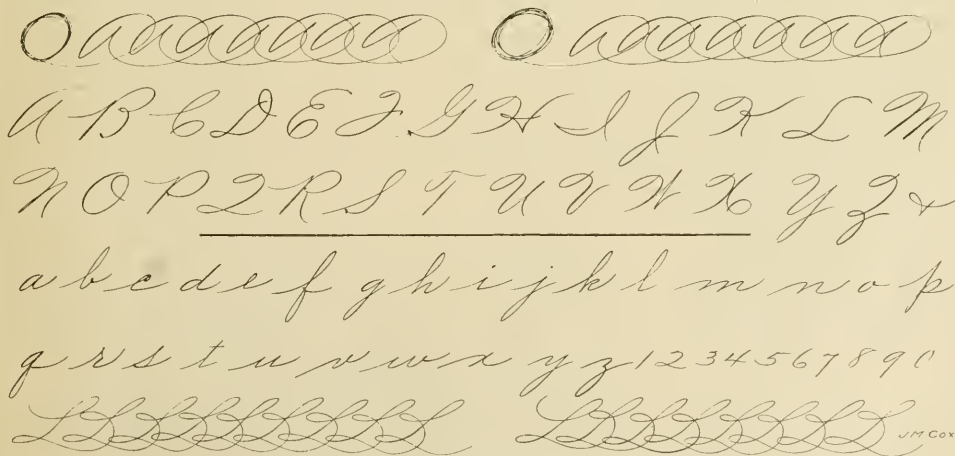
by the exposure and reckless enterprise of Civil War days. He died of brain fever, in Washington, December 17, 1874, at the early age of thirty-two.

D'Artagnan is the most dashing of all Dumas' heroes. If you haven't read the great novel, "The Three Musketeers," get it. He was always hunting for trouble and always finding it and fighting gallantly through. This young man from Wisconsin, the D'Artagnan of the navy, was a fit follower of Paul Jones whose story I told you last month.

Frank H. Arnold, Principle of the Lewis and Clark Evening School and supervisor of writing in the grade schools, Spokane, Wash., will give a course of instruction in penmanship for teachers and writing supervisors in the summer course at Washington State College, Pullman, Wash. The president of that institution, Dr. E. A. Holland, secured Mr. Arnold's services for the summer course. Mr. Arnold is making a wide reputation as a teacher of writing.

H. K. Durkes recently purchased from C. B. Williams the Huntington Business University, Huntington, Ind. Mr. Durkes was a student in the Zanerian College some years ago and has since been engaged in teaching penmanship and commercial branches. The B. E. wishes the H. B. U. much success under the new management.

Tom Sawyer, A. B., the well-known penman, will have charge of the Department of Handwriting Pedagogy and Practice in the Ohio University at Athens during the summer term.



PENMANSHIP SUPERVISOR ANSWERS QUESTIONS

[Editor's Note—Previous to one of the supervisors' meetings, the grade teachers in the public schools of Newburgh, N. Y., sent the supervisor of penmanship, Miss Ethelind M. Phelps, a number of questions. Her answers follow. The questions can easily be imagined. The idea is a good one, for the grade teachers cannot ask questions without becoming interested in the work, and by furnishing written answers the supervisor can give something that is probably of more value than oral answers. We hope to present more work of this character from supervisors.—Editor.]

LEFT HANDEDNESS

Right and left handedness is, in the majority of cases, inherited. In a few cases it is a result of accident or habit. Four per cent of the people are born left handed, three per cent of these are intentionally instructed to change; and the remaining one per cent continue to be left handed.

Measurements of the hands and arms of 20,000 individuals have been taken by Dr. W. F. Jones, of the University of Dakota. He found that the length of the bones, circumference of wrist, forearm, and upper arm determined the "handedness of a person." If the measurements of the right arm and hand were greater than the left, in most cases the person was found to be right handed. If the measurements of the left arm and hand proved to be greater than the right, the person was found to be left handed. The arm and hand that has the greater measurement is stronger and more skillful, and consequently, is the hand that is more often used.

As a right handed art, handwriting is directed away from the body, i. e., from left to right. In teaching a left handed writer to write left handed, he is taught to write toward the body, the direction of movement being contrary to that of a right handed writer. Since writing of this kind cannot be easily read, we must teach the child to write a right handed method.

The question arises whether or not it is best to force a right handed art upon a left handed child. To this question no agreement has yet been made between educators and penmen. Penmen have given much time to the question, and believe it is best to change where it is possible.

Before urging a child to change from left to right handed writing, it first must be determined whether or not it is best for the individual child in mind to change. Would it be better with the left hand to reform and improve his writing, or would it be better to have the child train the right hand? The following will help solve the problem:

I. If the writing with the left hand is poor, performed with the cramping of hands and fingers, gripping of the pen, and an uncomfortable and awkward

position maintained, have the child use the right hand.

II. If with the left hand the child writes well, with ease, and sits in a good position, allow him to continue to use the left hand.

III. If the child persists in using the left hand after efforts to have him change have failed, measure the length of both arms, wrists and hands, and urge the child to use the hand showing the greater measurements.

If the child is changed from a left to a right handed writer, considerable board work should be given to train and strengthen the right hand and arm. The work must be observed often to see that it is performed in a right handed manner.

Left handed pupils should be seated farthest from the light. If seated too near the window, the light falling upon the desk and paper will cause too great a reflection.

The paper of the left handed pupil should be more to the left than to the right of the center of the desk, and so placed that the base line is diagonal to the upper left and lower right corners of the desk.

SEAT ADJUSTMENT

The seats in most of the rooms are not adjustable, but perhaps the following helps will enable the teachers to properly seat the pupils:

Have the child sit in a seat which seems to be of the proper height. Then note the following in regard to

I. Seat. See that the seat is on a level with the under side of the knee.
II. Desk. Having the child's arm down at the side of the body with the elbow bent, see that the top of the desk is on a level with the lower side of the forearm.

BOARD WORK

It is much easier to learn to write upon the blackboard than to write upon paper because the writing upon the blackboard is larger and requires less skill to perform it. Because of a larger form, details can be noted and errors corrected in a much shorter time than the written work upon paper.

In Grades I and II board work should be given every day, and should follow seat work, except where written work upon paper is given. If written work upon paper is given, the board work should precede the seat work.

In Grades III and IV a few minutes board work should be given twice a week, and should precede written work upon paper.

In Grades V to VIII a few minutes board work should be given once a week, and should precede the written work.

While some of the children in Grade I are at the board, the remainder of the children should observe the work at the board and be ready to criticize. In small classes board and seat work can be carried on at the same time.

Board work and seat work can be carried on at the same time in Grades

II to VIII, equal attention being given to both.

COUNTING

Counting for exercises or letters should be done softly, and at a speed that will not interfere with the accuracy of the letter.

Short words may sometimes be counted, longer words may be spelled, or counted and spelled. In most cases spelling a word is the most satisfactory.

All letters do not have the same number of strokes, or the same kind of strokes, and, therefore, the count for each letter or word must not be the same. For example: the count for W should not be the same as for I or E. The counting or the spelling of the words "soar," "minimum," "chirograph" would not be of the same time or rhythm because the movement used in the word "soar" is detached, in "minimum" is continuous, and in "chirography" is complex.

The number of counts to a letter and the rate of speed for a letter depends upon the size of the letter, the number of strokes it contains, and the kind of strokes in the word.

Exercises or separate letters should be counted. Words should be spelled at a fair rate of speed. Sentences at the first writing may be written by spelling each word. Later, repeating the word may be all that is necessary, and finally the sentence may be written within a designated number of seconds.

Uniform speed may be secured (1) by having the children write at the teacher's rate of counting, and (2) by having the children write a specified number of words or sentences within a given time.

AIMS OF THE GRADES

I. Grades I and II:

Eye-training of Perceptive stage.

Aims: POSITION, FORM.

Maximum amount of board practice, and large free writing on paper.

GOOD general forms of letters, words, and short sentences.

II. Grades III and IV:

Muscle training stage.

Aims: POSITION, MOVEMENT.

Forms: Plain rather than precise.

Speed: Easy and rhythmic.

III. Grades V and VI:

Form and movement stage.

Aims: FORM, MOVEMENT.

Emphasis upon details in form.

Grades VII and VIII:

Review and Reconstructive stage.

Aims: Good Writing.

Weak points made strong and errors corrected.

Improvement in quality, application of writing, individualism in handwriting, and speed.

Mr. and Mrs. Hans Johnson announce the marriage of their daughter, Elsie May, to Mr. John Addison Stryker on Thursday, the 24th of April, 1919, North Platte, Nebraska.

20th Century Bookkeeping AND Accounting

LEGIBILITY

By C. P. ZANER
(Continued from May)

RETRACES AND LOOPS Their Relation to Speed and Legibility

In order to represent the twenty-six letters, certain variations of strokes or elements and principles or forms are necessary for facility in both writing and reading. Thus, one-half of the small letters are tall or extended in order to make them distinct from the low and wide or minimum letters. Portions of the extended and loop letters are made up from the minimum letters, such as the l in t; the a in d, g and q; the v in b, h and y; etc.

The t, d and p group is distinguishable from the loop group because they are generally retraced rather than looped. The practice of some in teaching a looped d and p is dangerous because it destroys an important group and leads to a looped t.

Both the loop as in l or the retrace as in t are capable of rapid execution, and being taller than the minimum letters, they are easily recognized.

The loop letters, which includes those below the line, j, y, z, g, q and f, require more forward and backward motion than the minimum letters, but their strokes run in much the same general direction as those of the minimum letters, which makes them subject to the same law of motion. The looped part of the letters, as well as the retraced part, requires a modified direction and movement, much the same as in the capital letters.

The exact height of the extended and loop letters is of minor consequence so long as they are distinguishable at a glance from the minimum letters and yet not so long as to interfere with the writing on the line above or below.

The retraced form of t, d and p are not only plainer, but they provide an option in pen lifting which the looped forms do not give.

N. C. T. F. CONVENTION BALL STARTS ROLLING

Hundreds of commercial teachers from coast to coast who missed the annual Convention of the National Commercial Teachers' Federation last year because of postponement on account of the war, will be happy to know that the machinery for the biggest and best Convention the Federation has ever had in already in motion.

President Reed and every member of the Executive Committee, together with Secretary Otis L. Trenary, of Kenosha, Wisconsin, met in Chicago a few days ago and made arrangements for beginning a campaign for a big attendance. Already two hundred members have enrolled and paid their dues. Exhibition space in being applied for and advertising space in the program is already at a premium.

If you want to knock, boost, give directions, or simply want to become a member of the liveliest Association of teachers that exists, get in touch with President James C. Reed, White-water, Wisconsin, or General Secretary Otis L. Trenary, Kenosha, Wisconsin.

F. J. Kirker, Director of Business Training in the Kansas City Polytechnic Institute, Kansas City, Mo., is to have charge of a class in penmanship at the University of California, Berkeley, during the summer school, which lasts from June 30th to August 6th. His class is to be composed of persons who can already write a good hand, but who have had no teaching experience. Mr. Kirker's work will, therefore, consist of drilling in methods and in inspecting the work in the practice department as they undertake to teach. The people of California are seeing to it that the pupils of that state are given the best possible opportunity of acquiring a practical handwriting. The work such a person as Mr. Kirker is capable of doing will surely manifest itself in due course of time.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC.

Required by the
Act of Congress of August 24, 1912

Of Business Educator—Teachers' Professional Edition, published Monthly at Columbus, Ohio, for April, 1912.

State of Ohio

County of Franklin

Before me, a Notary Public in and for the state and county aforesaid, personally appeared E. W. Blosser, who, having been duly sworn according to law, deposes and says that he is the Business Manager of the Business Educator, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and address of the publisher, editor, managing editor, and business managers are:

Name of	Post-Office Address
Publisher, Zaner & Blosser	Columbus, O.
Editor, C. P. Zaner	Columbus, O.
Managing Editor, E. W. Blosser	Columbus, O.
Business Manager, E. W. Blosser	Columbus, O.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

E. W. Blosser, Columbus, O.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.)

None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who did not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only.)

E. W. BLOSSER,
General Manager.

Sworn to and subscribed before me this 25th day of March, 1912.

(Seal) EARL A. LUPFER,
Notary Public.
(My commission expires Jan. 17, 1920.)

H. A. Henry, of the Detroit, Mich., Business University, who has been on duty in the Headquarters Staff at Camp Custer, Mich., has received his discharge and is ready to again take up his duties as a commercial teacher.

A skillful signature by A. W. Dakin, Syracuse, N. Y.



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For early sale, at less than inventory price, Business College in the middle South. Located in prosperous city of 10,000; territory of 300,000 to draw from. No competition near. Past year paid 300% on investment; will do better this year. Real opportunity for man with small capital, if taken soon. Personal reason for selling.

Address "S," care Business Educator, Columbus, Ohio.

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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Traffic Field. Published by the La Salle Extension University, Chicago. Cloth, 292 pages.

By bringing together five experts who have studied the matter from five viewpoints, a well-rounded treatment which should appeal to every business man is presented in this first book of its kind. No topic is more important to the business world just now, and yet no book has treated it before.

In Part One, J. W. Cobey, Traffic Manager, National Cash Register Co., clearly discusses: how to organize a traffic department; the duties of the traffic manager; the filing of tariffs and other records; tracing lost shipments; reducing packing costs and freight charges; errors in freight bills; auditing freight bills and transportation costs; loss, damage, and overcharge claims; local transport; traffic graphs; development of trade with foreign countries; duties of the export manager; foreign shipments.

In Part Two, Brunner Robeson, President, Brunner Robeson Company, Chicago, discusses Associated Traffic Management.

J. P. Haynes, Traffic Commissioner, treats on the Community Traffic Management in part three.

J. H. Kane, formerly transportation rate expert, Illinois State Public Utility Commission, takes up the work of the Public Utility Commission Work.

In the last part, N. D. Chapin, Director, Department of Interstate Commerce, LaSalle Extension University, presents the subject of Railway Traffic Management.

Business men, and especially those who are in this line of work, or those who are preparing to enter this field, will without a doubt find this book very interesting and helpful.

Scientific Office Management. By W. H. Leffingwell. Published by A. W. Shaw Company, Chicago. Cloth cover, 253 pages, price \$10.00.

About ten years ago Mr. Leffingwell began the application to office work of the principles of the Taylor system of scientific management, including planning, analysis, time and motion study, task and bonus plans, and the like. Gradually a definite plan for applying this type of management to office work was built up, and to the results he obtained this work is devoted. He points out how the Taylor system of scientific management was applied to the offices of the Curtis Publishing Co., and Montgomery, Ward and Co.

In connection with this work a book of policies and rules are assembled for the purpose of suggesting how to

build a policy book and office manual. This manual is made up of excerpts from successful manuals in actual practice. They are taken from widely separated types of business and no attempt has been made to harmonize them, the intention being to show them exactly as they are, rather than to attempt to idealize them.

If you desire to install scientific management in your office, and use this report as a text book, take each one of the ideas in it and think whether or not you can (directly or indirectly) use it in your own work.

Personality. by Harry Collins Spillman, Specialist in Commercial Education for the Federal Board of Vocational Education. Published by The Gregg Publishing Company. Cloth cover, 206 pages. Price, \$1.50.

The essays comprising this volume are based upon a series of addresses delivered by the author before the New York High Schools.

The author has sought, through the medium of the questionnaire at the end of each chapter, to give to this book a practical character. The results obtained will depend upon the vigor of the reader or teacher in applying the questionnaires and in supplementing these with illustrations and questions drawn from personal experience.

The book has been written for all men and women who concede that the best school can give only a start in the direction of real education; that we never graduate at all but are always in a state of educational transit; that man's intellectual and spiritual unfoldment is a matter quite apart from books; that the greatest school of all is the classroom wherein he finds himself both teacher and student—the school of self discovery and development.

The Training of a Salesman. By William Maxwell. Vice-President, Thomas A. Edison, Inc. Published by J. B. Lippincott Company, Philadelphia. Cloth cover, 220 pages. price \$1.50.

Under four phases of the art, gaining attention, enlarging interest, creating conviction, and closing, the author has gathered the methods by which these phases are to be executed, and illustrated them with concrete examples, so that the lessons sink in the mind to stay.

He has put into practical and inspiring form just such talks as he gives the army of salesmen who have built up the great company over which he presides. His chapter headings, such as: Sizing up a customer; Approach; Overcoming a customer's indifference; Getting the orders; Good salesmanship badly done; Why Edison has succeeded; are presented with such a grasp of human nature, of psychology, and experience, that they offer inspiration and suggestion to the most experienced reader and are a veritable life preserver to the beginner.

Bookkeeping Exercises. Part One—Elementary; Part Two—Advanced. By Wallace Edgar, Bartholomew, Specialist in Commercial Education, The University of the State of New York. Published by the Gregg Publishing Company, New York City. Price 60c for each part.

Part one brings together a number of drill and review exercises for use in the elementary bookkeeping classes. A generous portion of the book is given to business narrative, the most effective means for reviewing the principles and technique involved in making the business record.

Part Two presents a collection of supplementary exercises for use in more advanced classes in the subject. A study of the principles underlying the bookkeeping devices, such as subsidiary ledgers, columnar books, and the like, as well as of the technique involved in the use made of these devices, constitutes a prominent feature of the work in advanced bookkeeping.

Students of Bookkeeping will find these books very helpful in their endeavor to master the principles of Bookkeeping.

Economics of Efficiency. by N. A. Briscoe, A. M., Ph. D., Department of Political Science, College of the City of New York. Published by The MacMillan Company, New York. Cloth cover, 355 pages, price \$1.50.

The chief aim of this book is to open the eyes of business men to the underlying principles of efficiency, to emphasize the importance of these principles, and to explain their methods and working in such a way that all business men will profit.

Efficiency is the watchword of future industrial progress, growth, and expansion. The business man who heeds the edicts of efficiency will be the one who will be able to produce at the least cost, and to command the markets.

The author has placed much valuable material in this work at our disposal.

The Parents' and Teachers' Association of the Ethical Culture School, Central Park West and 63rd Street, New York City, N. Y., publishes a very interesting magazine, "School and Home." Some of the articles treated in the winter number for 1919 are as follows: Prevocational High School Courses; The Commercial High School Courses; Industrial Arts High School Courses; Business and The Schools; The Experimental Primary Classes in the Ethical Culture School.

As we understand, commercial teachers can secure a copy of the magazine free of charge, and we believe that you would find a copy well worth writing for.

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P. W. COSTELLO
Scranton, Pa.

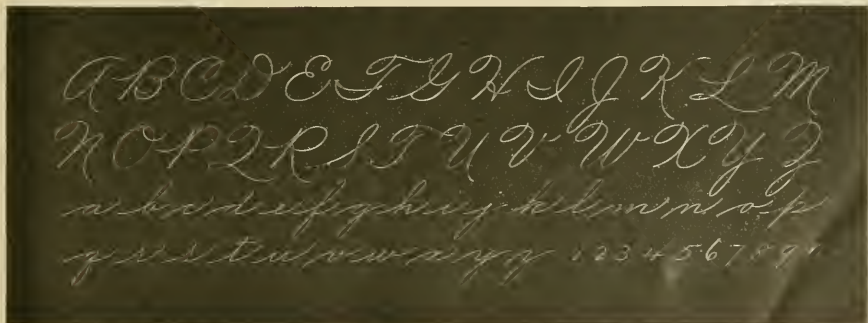
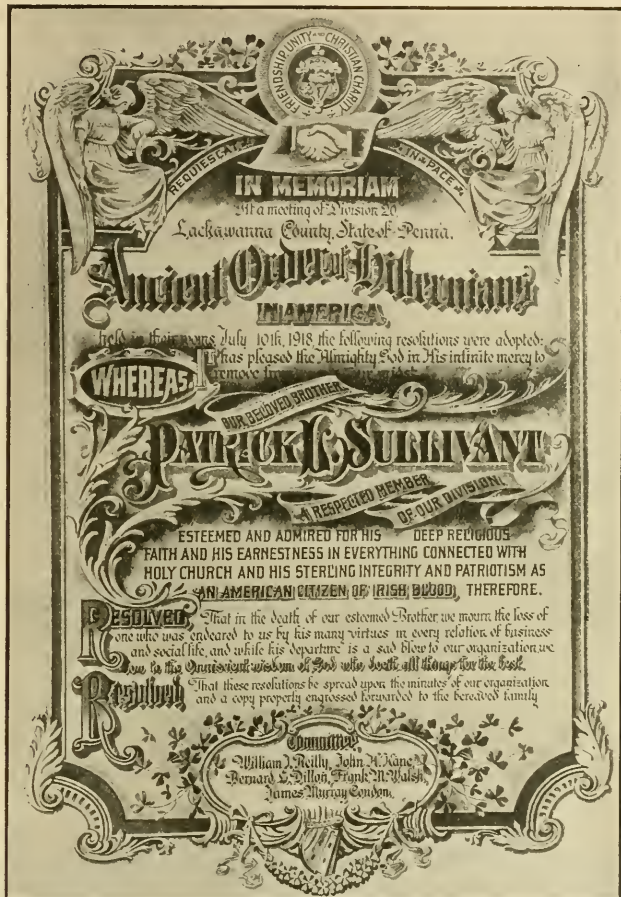
RESOLUTIONS OF CONDOLENCE

In this month's contribution under the head of engrossing we present a piece of work that is memorial in character, the recording angels on either side of the top of the design helping greatly to carry out this phase of the general lay out. Strathmore Bristol board was the stock used for this set of resolutions, and the entire work was done in black and white. Size of the original 22x28 inches. The society responsible for the passage of the resolutions, being an Irish organization, a few bits of decoration emblematic of that part of the world is not out of place, hence the introduction into the design of the ancient harp and shamrock sprays. The circular design at the top center of the work is a copy of the official emblem of the organization. Great care must be taken in the laying out of the border effect, and the work in general is such as may not be put into a cheap set of resolutions. Much of the lettering is of the time eating variety, and the engrosser ought to receive at least \$200.00 for a set of resolutions similar to the one here shown.

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Mrs. Goodhue is a new commercial teacher in the Danvers, Mass., High School.

W. C. Wright, Shelby, Mont., is to have charge of the Commercial Department of the Teton County High School, Conrad, Mont., next year.

In September, Elizabeth Griffith, now with the Richford, Vt., High School, will teach commercial branches in the Rockville Center, N. Y., High School.

Miss Neva Denison, who has been substituting in Watertown, S. D., High School, will remain in that position during the coming year.

G. G. Hill, of Goldey College, Wilmington, Del., is to have charge of the Commercial Teachers' Training Department of the Indiana, Pa., State Normal School during 1919-20.

John A. Crawford, for a number of years in the Merchants' & Bankers' Business School, New York City, recently accepted a position with the Bryant & Stratton School, Buffalo. Mr. Crawford will be followed in New York by Mr. C. C. Miller, of Strayer's Business College, Washington, D. C.

M. Greenhouse, formerly with St. John's Military Academy, Manlius, N. Y., is substituting for the rest of this school year in the High School of Poughkeepsie, N. Y. Mr. Greenhouse has only recently been mustered out of Service.

Miss Amy S. Glass, recently a commercial teacher in the Kenton, Ohio, High School, was killed a few weeks ago by an automobile. She was walking and was struck by the machine which apparently was driven by a person under the influence of liquor—and yet there are those who think the adoption of the recent prohibition amendment to the Federal Constitution is an unjustifiable infringement and restriction of "personal liberty."

Miss Viola Neveaux, Minneapolis, is to be the new commercial teacher in the Blue Earth, Minn., High School next year.

Mrs. F. D. Smith, of Spring Valley, N. Y., will teach Gregg shorthand and related work in the Plainfield, N. J., High School next fall.

J. W. Rumrill, now with the Hunter Business College, Hartford, Conn., is to have charge of the Commercial Department of the Gilbert High School, Winsted, Conn., next fall.

In September Miss Effie Ekberg, of Minneapolis, will take charge of the commercial work of the Redwood Falls, Minn., High School.

Mr. Roonan, a member of the Senior Class of the State Normal School at Salem, Mass., is teaching commercial branches for the rest of the year in the Winthrop, Mass., High School.

A. R. Beard, formerly Principal of Brown's Business College at Des Moines, Iowa, is to have charge of the commercial work of Brown's Business College, Kankakee, Ill., during the coming year.

H. I. Good, this year in charge of the commercial work of the High School at Schenectady, will next year have similar responsibility in the Utica, N. Y., Free Academy.

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Uniform Questions in Handwriting for County Teachers of the State of Ohio prepared by Tom Sawyer, Columbus, Ohio:

1. Make a sketch of the top of a pupil's desk to show position of body, arms, elbows, hand, pen, paper, blotter, ink and book.

2. What should be the position of the feet, body and head?

3. How would you show pupils how to overcome the innate tendency to muscular rigidity and pen gripping?

4. What would you consider the best and most effective time or place for writing on the daily program?

5. What can you say of the value of counting for exercises, letter and word practice? When should counting be used?

6. What are the four essential factors in good writing as concerns the teaching?

7. Make one line each of three movement drills for developing ease and speed.

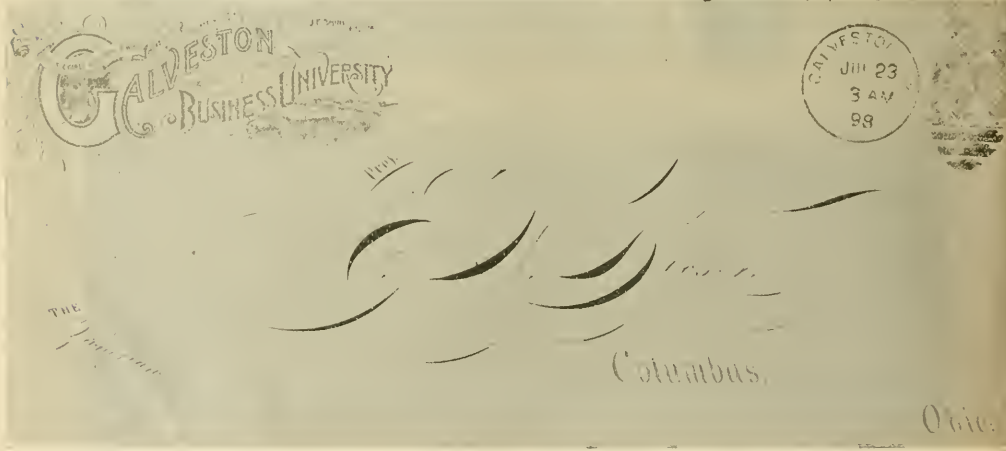
8. Write the capitals, small letters and figures to exhibit your knowledge of formation and ease in execution.

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This envelope was addressed by the masterful A. D. Taylor in 1898. It is worth studying.



W. R. R. Reed *Parsons Chamberlain*

L. C. Todd

Frederick Juchoff *M. D. Mason*

By C. P. Zaner

Mr. R. R. Reed, formerly Prin. of Brown's Business College, Muscatine, Iowa, but for the past year Superintendent of Schools, Elm Springs.

Ark, is now Principal of the Commercial Department of the Y. M. C. A. Schools, Minneapolis, Minn. These schools are now known as the Red Triangle Schools. Mr. Reed is a skillful penman and a commercial teacher of experience and ability. We wish him success in his new field.

C. R. Neher, Prin. of the Piedmont Business College, Lynchburg, Ky., is securing fine results in penmanship, as shown by the specimens recently received from him. Mr. Neher states that his students are "up in arms with penholders over their right shoulder and plenty of Zanerian Push and Pull."

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DECORATIVE PEN DRAWING
Owing to too much reduction in en-

graving our design for the April number the strength and character of the original pen drawing were entirely lost, therefore it has been deemed advisable to run the design again in larger size.

The ideas embodied in this design can be adapted to scores of



purposes where a decorative effect is desirable.

Make a rough pencil sketch first, giving especial attention to balance and masses. Suggest color values. Carry your pencil drawing to that point of accuracy in detail that you may proceed with the inking, with a thorough understanding of the form and color necessary for the most satisfactory results.

Use Zanerian India ink, and a Gillott No. 170 pen for the fine lines on roses and leaves. A very coarse pen, or even a stub pen, will be better for background and the deeper tones elsewhere. The arrangement and thickness of lines used for the different color values must be carefully studied. Avoid careless and indifferent work which seldom amount to much beyond a waste of time.

The lettering should be roughly "blocked in" for the spacing. The two words, "Commercial Designing," were ruled and pointed up with a common pen. Watch the spacing.

It is to your advantage to master the pen technique of this design, and we are quite sure you will appreciate the fact that this lesson has been repeated in this number for your special benefit.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

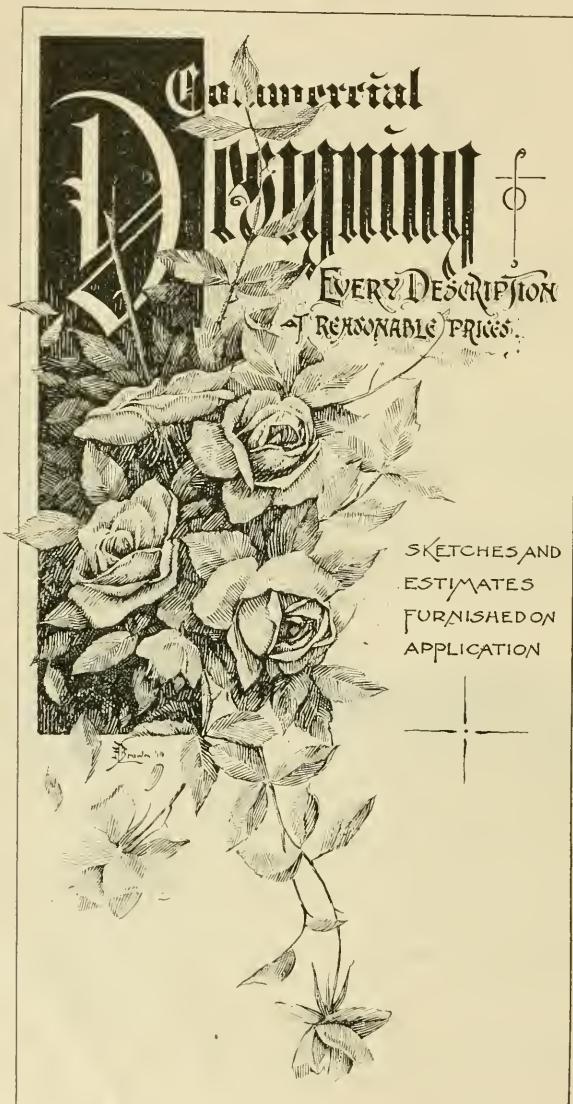
The Executive and His Control of Men. By E. B. Gowan, Assistant Professor of Commerce, New York University. Published by The Macmillan Company, New York. Cloth cover, 350 pages, price \$1.50.

The author's primary aim in this book is to increase one's executive ability. Accordingly he tells how personal efficiency is developed, treating of such topics as The Energizing Rate, The Increase of Power, Organization, and Systematic Personal Effort. The various methods by means of which the executive motivates his men are then considered.

The book treats an important subject in a practical way; it makes use of the best things in modern social psychology and applies it directly to the executive. It should, therefore, be of interest to students of social psychology, as well as of business and to executives.

Cardinal Principles of Secondary Education. Bureau of Education, Bulletin, 1918, No. 35. Government Printing Office, Washington, D. C. Price, 5 cents.

This is a report of the N. E. A. Commission on the Reorganization of Secondary Education, and is the result of several years of work. Every High School teacher interested in a better organization of schools should read it. While commercial education





is barely mentioned, the bulletin is of special interest to commercial teachers, because it has been largely the introduction of commercial subjects that has made necessary a reorganization of secondary schools, and in this reorganization the practical arts are sure to find a larger place.

Office Management, by Lee Galloway. Ph. D. Published by the Ronald Press Company, New York City. A 700 page book bound in full flexible leather. Price \$6.00, postpaid. Dr. Galloway combines long experience as a business executive with keen analytical ability. He explains clearly and concisely the principles upon which office management must be based to be truly successful. The average executive will find, with this manual as a guide, that he can go into almost any department of a business and after a thorough study and analysis install methods which will result in establishing the greatest possible efficiency.

The subject matter is divided into seven parts. In part one, the "Principles of Office Administration" are discussed. Under this head come the "Field of the Office Manager, Development of the Modern Office, Departmental and Unit Methods of Organization, Analysis of Functions and Duties."

Part two is based on Location, Layout and Equipment, i. e., the "Selection of an Office, Leasing an Office, Layout and Flow of Work, Labor

Saving Devices, The Desk and the Dispatch of Work."

The principles of "Methodizing and Means of Communication," such as, "Handling Office Mail, Organization of Messenger Service, Filing Standardization," are explained in detail in part three.

Part four deals with the "Control of Correspondence, Standardization of Stenographic Work, Stenographic output," etc.

Part five treats of the "Work of the Business Departments," in handling Purchases and Stores, Traffic, Credits, Collections, Sales, Advertising, Accounts.

One of the most important problems that confronts the Office Manager today is the Training and Development of Office Workers. The scientific selection of employees, followed by specialized training and promotion as soon as they show fitness, is pointed out as the rational way of minimizing the evil of labor turnover. How this may be best accomplished is discussed in detail in part six.

In discussing the salary question, the author shows a thorough comprehension of the difficulties to be encountered. Methods are indicated by which different systems may be adapted to the needs of any department, and special problems of bonus-setting are analyzed and thoroughly explained.

In order that the readers may understand clearly the fundamental

principles, the author has set forth many instructive charts and diagrams, as well as many useful forms and blanks for various systems and records.

This book is invaluable as a reference book and as a guide to the executive who must control and coordinate the varied departmental activities of the complex modern office. To the subordinate in any capacity who wishes to make the best use of his opportunities and fit himself for advancement, it will be both an inspiration and a help.

Walsh's Business Arithmetic, by John H. Walsh, Associate Superintendent of Schools of New York City. Published by The Gregg Publishing Co. Cloth cover, 496 pages. Price, \$1.30.

This book is of special value to those boys and girls who have taken up a commercial course and who will be required to complete the arithmetical portion by the end of the first school year.

Some of the more important chapters treat of the following: Business Forms, Percentage, Commercial Discount, Simple Interest, Numbers and Processes, Production and Consumption, Transportation Problems, Manufacturing Problems, Financing the Business, Business Measurements.

Every boy and girl, regardless of his or her subsequent career, will be greatly benefited by working through this book.

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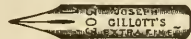
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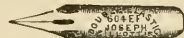
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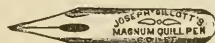
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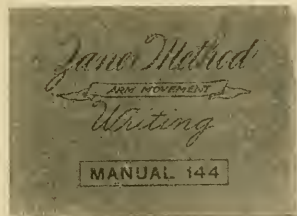
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